

Hello, my name is Denise Meza-Mathews, and I am here today to testify in **support** of House Bill 5233 as it refers to THE RHODE ISLAND FAMILY CAREGIVER TAX CREDIT ACT.

I am a social worker, social researcher and program Program Officer for the Family Caregiver Alliance of RI within United Way of RI, a statewide program that actively supports, advocates and strives for systems change for family caregivers. I am here in support of the 145,000 family caregivers in RI, who sacrifice their own health, economic stability and often mental wellbeing to make sure their aging loved one can age in community under their own terms. Family caregivers provide a whooping 2.1 billion worth of day-to-day care, administering medications, helping with daily care activities, driving to appointments. Family caregivers meet the gaps in care we see in our current health systems and save taxpayers billions of dollars by helping delay or prevent expensive nursing home care and hospital stays. Still, many people don't see themselves as caregivers even though they are still really struggling, emotionally, physically and financially.

Recently, I heard a caregiver say, "we are the workforce you can't fire". And it struck me as to how much harder we must work as a society to recognize and support this invisible labor that holds our society together. Especially considering that more than 25% of Rhode Islanders are now over the age of 60, and 18% are aged 65+. So, we have a responsibility to establish strategies that support our aging population and those who care for them. The truth is that regardless of our background, the one thing that connects us is that we depend on each other's care as a fundamental part of life. So, I believe that aging-friendly communities are also caregiver supportive ones. Our recently conducted community needs assessment soon to be published in the 2025-2025 State Plan for Supporting Family Caregivers in RI reflects that.

A big part of my job is to really listen and ask those who care for others, what do **you** need? The hardest part is getting caregivers to shine the light of care onto themselves. I talk to daughters, sons, mothers, husbands, siblings, grandparents, youth who underplay what they do and need because they are "just" providing care or helping. However, what is resonant is that financial stress hinders their ability to show up as the kind of caregiver they want to be.

And I ask that you take into consideration that 60% of family caregivers are an active part of the workforce, working full or part time while looking after their loved ones. The majority fall into that sandwich generation, caring for a child and an aging parent or an older adult caring for their spouse while also managing their own chronic illnesses. In fact, the top 3 conditions caregivers provide care for are due to 1. Aging or frailty, 2. Alzheimer's or a dementia related diagnosis and 3. Cancer diagnosis. And many older adults who are over the Medicaid threshold have large out of pocket expenses they may not be able to meet. The list of things that Medicare does not cover is extensive, including vision care, hearing aids, routine dental care, and long-term care. Furthermore, many routine physical exams, eyeglasses, contact lenses, and certain types of drugs are not covered. These out-of-pocket expenses then become integrated into a family budget and

should naturally be recognized as a dependent expense for the caregiver if they meet that gap in care. This tax credit would bring some respite to family caregivers who are already experiencing serious concerning stressors and allow them to reinvest those savings into the community.

On behalf of family caregivers in RI during older adults' month, we appreciate your consideration in supporting this bill and your leadership in making Rhode Island the kind of state people can thrive from birth into our wise elder years.

Thank you for the opportunity to speak.

Denise Meza-Mathews

Family Caregiver Alliance of RI