

United States Senate Special Committee on Aging

Hearing: “Caught in the Middle: Supporting Families in the Sandwich Generation”

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Testimony Provided By:

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Chairman Scott, Ranking Member Gillibrand, and distinguished Members of the Committee, thank you for the opportunity to be here today. My name is Karla Radka, and I serve as President and CEO of the Senior Resource Alliance, the Area Agency on Aging for Central Florida based in Orlando.

The Role of Area Agencies on Aging in Supporting Caregivers

As an Area Agency on Aging, or AAA for short, every day, we serve older adults, caregivers and families navigating one of the most pressing and personal challenges facing our nation: the caregiving crisis. In 1973, AAAs were formally established in the Older Americans Act (OAA) as the “on-the-ground” organizations charged with helping vulnerable older adults live with independence and dignity in their homes and communities. For more than 50 years, AAAs have served as the local leaders on aging by planning, developing, funding and implementing local systems of coordinated aging and other home and community-based services for consumers in their Planning and Service Areas (PSAs). The OAA was intentionally designed to give AAAs the needed flexibility to ensure that the local needs and preferences of older adults are considered and reflected in the design and implementation of local service delivery in that PSA. Once AAAs receive input from consumers, service providers and other stakeholders, they develop Area Plans, which outline local needs and proposed recommendations for programs and services for older adults and caregivers. While the National Family Caregiver Support Program (NFCSP) wasn’t added to the OAA until 2000 as Title III E, AAAs have been supporting family and friend caregivers of older adults for a very long time.

Title III E allows local AAAs to assist older caregivers and family members caring for older loved ones by offering a range of in-demand supports in every community.

At the Senior Resource Alliance, family caregivers are offered a number of critical services to shore up their own efforts including: information, transportation, material aid, assistance in gaining access to services, individual counseling, organization of support groups and caregiver training, respite care, supplemental services, including housing improvements and provision of medical supplies, and legal assistance for caregivers, grandparents or older individuals who are caregivers for relatives.

The Realities of the Sandwich Generation

As my and other AAAs across the country continue to support family caregivers, there is one population that continues to stand out: “the sandwich generation.” There are millions of Americans who are simultaneously caring for aging parents while raising children, working full-time and trying to remain financially stable. This is not an abstract policy discussion; these are real people such as teachers, nurses and small business owners who are doing everything right and still struggling to hold it all together.

The average sandwich generation caregiver to a Medicare beneficiary is 44 years old, significantly younger than caregivers without children under 18, who are on average 61 years old (AARP). Nearly 80 percent of sandwich generation caregivers are Generation X, Millennials or Generation Z and also reflect the growing racial and ethnic diversity of the US population: 35 percent identify as Black or Hispanic compared with 20 percent of all other caregivers (AARP). Additionally, for the sandwich generation caregivers who are employed, many have reported having to reduce their work hours or quit because of their doubled caregiving responsibilities to children and older adults. Reduced workforce participation then risks the caregiver’s own economic well-being, in the short term in their ability to cover out-of-pocket caregiving-related

expenses and in the longer term in their ability to financially prepare for their own older age. On average, caregivers spend 25 percent of their annual income on out-of-pocket costs to cover necessary expenses such as home modifications, direct care workers, assistive devices and technology and other needed services (AARP).

At Senior Resource Alliance, the Area Agency on Aging of Central Florida, we see this reality every day. I'd like to briefly share one story. We recently supported a family caregiver I'll call "Grace," who is a full-time employee, a mother of three children and the sole caregiver for her father living with advanced Dementia. Grace was waking up multiple times a night to care for him, managing his medications, and coordinating doctor's appointments, all while trying to maintain her job and care for her children. Eventually, the strain became too much. She reduced her work hours, losing income her family depended on. She told us, "I feel like I'm failing everyone, no matter what I do."

With support from our agency in the form of caregiver respite, guidance, and connection to other local resources, Grace was able to stabilize her situation. But the reality is, too many caregivers like her are one unexpected expense or one missed paycheck away from crisis. They are not asking for handouts. They are asking for relief, flexibility, and the ability to care for their loved ones without sacrificing their own futures.

Policy Opportunities to Support Family Caregivers

In terms of what Congress can do to help Grace and other sandwich generation caregivers, I have a few recommendations.

First and foremost is the reauthorization and funding of the OAA and its landmark Title III E, the National Family Caregiver Support Program. For more than 60 years, the OAA has been the backbone of home and community-based services, including the provision of nutritious meals, in-home assistance, transportation, case management, health and wellness programs and more. OAA's cost-effective, proven programs allow older adults to remain independent and reduce reliance on more expensive institutional care, which in turn alleviates burden on their caregivers. Reauthorizing and funding the OAA is essential to meeting the growing demand as our population ages and the numbers of caregivers increase. I want to thank Chairman Scott and Ranking Member Gillibrand for their dedication to advancing the **Older Americans Act Reauthorization Act of 2025** (S. 2120) and all Committee members who have co-sponsored this critical bill, which we hope will be finalized this year.

The challenges of the sandwich generation are why the **Multigenerational Home Caregiver Credit Act** (S. 3295) is so important. As I've mentioned, caregiving comes with significant out-of-pocket costs including home modifications, transportation, medical supplies, hospitalizations and lost income. A targeted tax credit recognizes these sacrifices and provides meaningful financial relief. It allows families to continue doing what they do best: caring for one another at home, where individuals overwhelmingly want to be.

Equally important is the **Alleviating Barriers for Caregivers Act** (S. 1227). Too often, caregivers face unnecessary complex hurdles, difficulty accessing information, navigating fragmented systems, and coordinating care across providers. These barriers add stress to already overwhelming situations. Streamlining access to information and improving coordination is not just good policy; it is common sense.

We also appreciate the Chairman's leadership in addressing the social isolation of older adults and how multigenerational families may alleviate some of those risks through the **SENIOR Act** (S. 473).

Conclusion

Caregiving does not happen in silos. It happens in families. Policies must reflect that reality by supporting the full ecosystem, older adults, caregivers and the intergenerational households that bind them together. If we get this right, the impact is profound: We strengthen families. We support the workforce. We reduce healthcare costs. And we honor the dignity and independence of older Americans.

And, if we do nothing, the cost both human and economic will continue to rise. The solution is not to create new systems. It is removing barriers, providing targeted relief, and investing in what already works. The sandwich generation is holding up two generations at once. They should not have to do it alone.

Thank you for your leadership on this issue and for the opportunity to share the voices of the families we serve every day. I look forward to your questions.