

TESTIMONY OF JASON RESENDEZ
PRESIDENT AND CEO
NATIONAL ALLIANCE FOR CAREGIVING
BEFORE THE
UNITED STATES SENATE
SPECIAL COMMITTEE ON AGING

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

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Opening

Chairman Scott, Ranking Member Gillibrand, and members of the committee, thank you for the opportunity to speak today about the crisis facing America's sandwich generation caregivers — the millions of Americans caring for their children and an adult at the same time, often invisibly, and almost always without enough support.

Personal Story

This issue is personal for me and I know for many of you.

I grew up watching my mom balance a full-time job while raising three kids and caring for my grandmother through multiple chronic conditions. It was tough work, and she did it out of a deep sense of love for her family. She also did it out of necessity. There were no alternatives in our small South Texas town, and there was very little support to make things easier.

For as long as I can remember, my mom dreamed of becoming a CPA but she was never able to finish college. That dream took a backseat to her caregiving responsibilities. The cost wasn't just a degree. It was a lifetime of lower wages, fewer opportunities, and a smaller retirement — because the years she spent caring for her mother didn't count toward Social Security the way paid work does.

The Scale of Sandwich Caregiving in America

My family's story is not unique. According to research from the National Alliance for Caregiving and AARP, 63 million American adults — nearly one in four of us — now provide

ongoing care to a family member or friend with a serious illness or disability. That is a nearly 50 percent increase in just a decade. Sixteen million Americans are sandwich generation caregivers, raising a child or grandchild under 18 at home while caring for an adult loved one. That's about 1 in 3 family caregivers in America.

Sandwich caregivers are predominantly women — about three in five. On average, they are 41 years old, more than a decade younger than other caregivers, and often juggle three roles at once: paid work, raising kids, and caring for a family member.

The Daily Reality

This work is not occasional. Sandwich caregivers provide an average of 22 hours of care every week — a part-time job on top of their paid job and their parenting. Nearly three in five perform medical or nursing tasks at home — managing medications, dressing wounds, changing feeding tubes — and four in ten do so without any prior training. These are ordinary Americans providing extraordinary care.

The Financial Toll

The economic toll is severe. Fifty-eight percent of sandwich caregivers experience at least one negative financial impact — taking on debt, depleting savings, losing income, or leaving the workforce entirely.

These are people in their prime earning years, and the costs compound across decades into smaller retirements and tighter household budgets. Family caregivers as a whole now provide more than \$1.1 trillion in care each year. They are the invisible backbone of America's economy and long-term care system.

The personal toll runs alongside the financial. One in three sandwich caregivers reports high emotional stress, and many say caregiving has worsened their own health. Most did not choose this role — it found them — and the overwhelming majority tell us they need more help to make care work.

Solutions

Family caregivers are clear about what would make a difference. They need financial relief to offset the rising out-of-pocket costs of care. They need a retirement system that recognizes caregiving as work. They want paid family and medical leave to help balance the responsibilities of caring for loved ones while working. And they need easier access to the fragmented maze of benefits and supports that so many struggle with on top of the hard work of care.

There is legislation before Congress that responds directly to each of these needs. The **Multigenerational Home Caregiver Credit Act**, introduced by Chairman Scott and Senator Welch, would provide tax relief to families providing care across generations. The **Social Security Caregiver Credit Act**, championed by Ranking Member Gillibrand and Senator Murphy, would credit caregivers up to five years toward their Social Security benefits. The **Alleviating Barriers for Caregivers Act**, introduced by Senators Markey and Capito, directly addresses the navigation problem by identifying barriers to family caregivers' access to essential public programs like Medicare and Medicaid. And **the SENIOR Act**, from Chairman Scott and Senator Smith, would address caregiver loneliness as the public health concern it is. And the **Family Act**, championed by Ranking Member Gillibrand, would establish our nation's first-ever paid family leave program, so that no American has to leave their job to care for a child, a parent, or a spouse. Together with a swift reauthorization of - and increased funding for - the **Older Americans Act**, these bills are the building blocks of a real family caregiving infrastructure that Americans deserve.

Conclusion

Senators, my mom gave up her degree, her career, and a substantial portion of her economic security to care for the woman who raised her. Millions of Americans are doing exactly what she did, right now. We have the data. We have the solutions. We have 63 million reasons to act. What we need now is leadership that matches the sacrifices of our nation's sandwich generation caregivers.

Thank you. I look forward to your questions.