



JOINT FEDERAL LONG-TERM CARE POLICY PRINCIPLES

We all deserve a decent life. In part, that means being able to access high quality care for all of our loved ones who need it – our children and aging parents alike – while still being able to pay the bills. Caregiving options should be flexible and affordable, invest in good quality jobs, and provide high quality, culturally competent care.

Every eight seconds, someone turns 65 in the U.S. That's 10,000 people every day, four million people a year. As the aging population increases, the demand for long-term care, services and supports is also increasing. Seven out of 10 people will need home care at some point in their lives due to disability, illness, or aging. While institutionalized care is necessary in certain cases, most Americans want quality care in their homes and community. In fact, 90 percent of Americans prefer to receive care in their home.

Demand for long-term care services is quickly outpacing affordability and the necessary workforce to meet the need. Many individuals have unmet needs because government-funded programs often provide insufficient coverage for long-term services and supports. Additionally, many families cannot afford to hire home care workers, and their family caregivers are stretched too thin. Women comprise the majority of the paid care workforce and family caregivers. A disproportionate number are women of color. Like much of the work that women primarily do, care work is often significantly undervalued. Research on the undervaluing of care work is ongoing, and new research has also begun to focus on the needs of those caring for veterans, youth who are primary caregivers, and older LGBT adults.

Americans misunderstand what Medicaid and Medicare cover when long-term care needs arise, leading to large gaps in insurance coverage and care planning. Individuals and families need access to affordable quality care that's available when and where they need it. Greater public investments are needed in both family caregivers and paid providers.

Ultimately, we need comprehensive long-term care reforms and a public investment large enough to ensure that families and providers are both well served and that affordability and quality can go hand in hand. This will include investing federal dollars to create the one million, high quality home care jobs needed over the next decade to serve the needs of more than two million additional individuals. As innovative ideas for comprehensive reform and job creation are being developed, we also support the following more immediate changes that reflect our core principles of flexibility, affordability, and high quality jobs and care.

Flexibility and Affordability:

Caregiving policies must be affordable, flexible and accessible in our communities. We need public investments to take the burden of the high and inefficient cost of care off of individual families and truly make a national investment in valuing families – including families of choice. Our principles include the following:

- Federal programs must include a greater investment in and emphasis on affordable community and home-based care.
- Long-term care policy reforms must protect and expand Social Security, Medicare, and Medicaid.
- Support for family caregivers, including families of choice, through:
 - Paid family and medical leave through the FAMILY Act to ensure families can afford to care for their loved ones and themselves when they face serious illnesses;
 - Caregiver credits that provide individuals with Social Security credit for time spent out of the labor market to provide care to close family members;
 - Respite care, in-home training, and family inclusion in discharge and care planning.
- As a down-payment on comprehensive long-term care reforms, creating a new state innovation fund to support state planning and/or pilot programs that address long-term care needs, flexible options, the high cost of care and care workforce development. This will allow states to invest in creative, innovative solutions to long-term care issues. The federal government can serve as both a financial and technical resource to enable state innovation, and learn from what works best.

High Quality Jobs and Care:

Home care is one of the fastest growing industries in our economy, providing critical daily care, services, and supports to millions of individuals and families across the country. However, the quality of home care jobs is very poor, with low wages, few benefits and protections, high turnover, and a high level of job stress and hazards. Because we believe that those caring for the people we love should also be able to care for those they love, we support:

- Raising the wages of both publicly and privately funded home care workers to at least \$15 per hour, following the lead of Massachusetts home care workers who recently won a contract that will raise wages to \$15 an hour.
- Developing national training, health, and safety standards, with an emphasis on person-driven training initiatives that support quality care and career pathways into health care and social work.
- Providing paid sick days, ensuring access to affordable, flexible high quality child and elder care for their own families, and ensuring that scheduling practices are flexible and predictable; and

- Implementing federal minimum wage and overtime protections for 2.5 million home care workers, including live-in domestic workers.

These investments in the care workforce will support high quality care, as higher paid employees will be less likely to leave for other work and more training and career pathways will improve the skills and capacities of the workforce. We are committed to ensuring that increased costs from raising wages and improving benefits do not lead to reductions in services to consumers. A nation where we can all age with dignity requires flexible, affordable care options and public investments in valuing, supporting, and strengthening our Careforce.