

Additional written material and recommendation suggested by UDWA

Negative impacts of caregiving on employment and long-term financial wellbeing

In California, family caregivers who receive payments to provide care for their family members working in the In Home Supportive Services HCBS program, are denied access to state level unemployment insurance, though they may elect to contribute towards disability insurance. Additionally, their wages from IHSS employment do not count towards FICA or Social Security contributions on the federal level. These exclusions make retirement particularly difficult for family caregivers who leave other employment to care for family members.

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Study the issue of family caregiver retirement, in particular caregivers who provide care for family members as employees in the IHSS program. While IHSS payments should not be considered wages for the purposes of establishing eligibility for Medicaid programs, access to unemployment insurance is an issue for caregivers whose family members pass away, and access to state and federal retirement programs is needed by caregivers who have left the workforce to care for family members.