

OASIS · AT A GLANCE

The trillion dollar workforce nobody pays

Fifty nine million Americans provide 49.5 billion hours of unpaid care each year. AARP values it at \$1.01 trillion. That is more than every dollar of federal, state, and local Medicaid spending combined.

BY JIM PALASTY · 12 MIN READ · CAREGIVER ECONOMICS

59

MILLION CAREGIVERS

Unpaid. Uncounted. Load bearing.

How it works

THREE STEPS

STEP 1

The service is not available

A waiting list, a workforce shortage, or a program that closed.



STEP 2

A family member absorbs it

Hours, then career, then retirement savings, then health.



STEP 3

The books balance

The state records a cost saving. The family records everything else.

AARP's 2026 caregiving figures

Economic value	\$1.01 trillion annually
Family caregivers	59 million Americans
Hours provided	49.5 billion per year
Full time equivalent	About 24 million workers
Share of US workforce	Roughly 17 percent equivalent
Average hours per week	27
High intensity care	57 percent of caregivers
Average hourly value	\$20.41 nationally
Lowest state value	\$14.12, Louisiana
Highest state value	\$27.05, Washington

WHAT ONE LINE ON A SPREADSHEET COSTS

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Carol left a job with a pension at 54 to cover the hours her son's provider could not staff. She calls it a choice. It was not a choice, it was arithmetic: the provider could fill nine of thirty authorized hours, and the other twenty one had to come from a human being who loved him. Michigan's ledger recorded that as twenty one hours of Medicaid savings.

EVERY UNFILLED SHIFT IS AN INVISIBLE TRANSFER OF WEALTH.

What matters, at a glance

The hours

49.5 billion hours a year, roughly the labor of 24 million full time workers.

The average week

27 hours. For families supporting Level 2 and Level 3 adults, that number is a floor, not an average.

The intensity nobody scores

Fifty seven percent of family caregivers provide high intensity care, including complex medical and nursing tasks. Wound care. Injections. Seizure protocols. Tube feeding. Work a hospital would require a license for, performed at home at three in the morning by someone with no training and no relief.

What the total actually exceeds

AARP's \$1.01 trillion valuation exceeds total federal, state, and local Medicaid spending and nearly doubles all out of pocket health care spending in the United States. The largest long term care program in America is not a program. It is your mother.

Per hour

The national average value AARP assigns to an hour of family care. It ranges from \$14.12 in Louisiana to \$27.05 in Washington.

The lifetime version

For autism with co-occurring intellectual disability, lifetime support costs have been estimated in the millions. Most of it is absorbed by families.

BRING THESE · CHECK AS YOU GO

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| ☐ Personal care: bathing, dressing, toileting | ☐ Medical tasks: medications, wound care, monitoring |
| ☐ Behavior support and de-escalation time | ☐ Transportation and appointment time |
| ☐ Overnight supervision and interrupted sleep | ☐ Administrative time on calls, forms, and appeals |
| ☐ Hours you were scheduled to work and did not | ☐ Authorized service hours that went unfilled |

YOUR MOVE

Turn unpaid labor into countable evidence

- 1 Log your caregiving hours for two full weeks.
- 2 Ask your CMH about paid family caregiver options.
- 3 Apply for Michigan Home Help if eligible.
- 4 Explore self-direction so you can hire and be hired.
- 5 Document every unfilled authorized hour separately.
- 6 Bring both logs to your legislator, with the dollar total.

Two logs, side by side: what you provided, and what the system was supposed to provide. The gap between them is the entire policy argument.

RESOURCES NAMED IN THIS POST

aarp.org/pri · <https://www.aarp.org/pri/topics/ltss/family-caregiving/>
 michigan.gov/mdhhs · <https://www.michigan.gov/mdhhs>
 caregiveraction.org · <https://www.caregiveraction.org/>
 caregiving.org · <https://www.caregiving.org/>

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ABOUT THE AUTHOR



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