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(Original Signature of Member)

119TH CONGRESS  
2D SESSION

# H. R.

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To amend the Internal Revenue Code of 1986 to allow additional catch-up contributions for certain family caregivers.

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## IN THE HOUSE OF REPRESENTATIVES

Ms. PETTERSEN introduced the following bill; which was referred to the Committee on \_\_\_\_\_

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# A BILL

To amend the Internal Revenue Code of 1986 to allow additional catch-up contributions for certain family caregivers.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Catching Up Family  
5 Caregivers Act of 2026”.

1 **SEC. 2. ADDITIONAL CATCH-UP CONTRIBUTIONS FOR CER-**  
2 **TAIN FAMILY CAREGIVERS.**

3 (a) IN GENERAL.—Subparagraph (A) of section  
4 414(v)(5) of the Internal Revenue Code of 1986 is amend-  
5 ed—

6 (1) by striking “who would” and inserting  
7 “who—

8 “(i) would”,

9 (2) by adding “or” at the end, and

10 (3) by adding at the end the following new  
11 clause:

12 “(ii) is a qualified family caregiver for  
13 the taxable year.”.

14 (b) QUALIFIED FAMILY CAREGIVER.—Paragraph (6)  
15 of section 414(v) of the Internal Revenue Code of 1986  
16 is amended by adding at the end the following new sub-  
17 paragraphs:

18 “(D) QUALIFIED FAMILY CAREGIVER.—

19 “(i) IN GENERAL.—Except as pro-  
20 vided in clause (ii), the term ‘qualified  
21 family caregiver’ means an individual  
22 who—

23 “(I) has completed 500 or more  
24 hours as a family caregiver during the  
25 taxable year or any 1 previous taxable  
26 year, and

1                   “(II) during the same taxable  
2                   year, has completed fewer than 500  
3                   hours of paid employment (including  
4                   self-employment).

5                   “(ii) LIMITATION.—An individual  
6                   shall be treated as a qualified family care-  
7                   giver for not more than a total of, consecu-  
8                   tively or nonconsecutively, the lesser of—

9                   “(I) 1 taxable year for each tax-  
10                  able year during which such individual  
11                  met the requirements of subclauses  
12                  (I) and (II) of clause (i), or

13                  “(II) 5 taxable years.

14                  “(iii) FAMILY CAREGIVER.—The term  
15                  ‘family caregiver’ means an unpaid family  
16                  member, a foster parent, or another un-  
17                  paid adult, who is unemployed or severely  
18                  underemployed (as determined by the Sec-  
19                  retary) and who provides in-home care,  
20                  monitoring, management, supervision, or  
21                  treatment of—

22                  “(I) a child, or

23                  “(II) an adult with a special need  
24                  (as defined in section 2901 of the  
25                  Public Health Service Act), including

1 an elderly adult who requires care or  
2 supervision due to an age-related con-  
3 dition.

4 “(iv) HOURS.—An individual shall be  
5 treated as serving as a family caregiver  
6 during the hours in which the individual is  
7 engaged in caregiving tasks including as-  
8 sistance with bathing or grooming, dress-  
9 ing, laundry, food shopping or preparation,  
10 housekeeping, managing medications,  
11 transportation, and mobility assistance.

12 “(v) PLAN RELIANCE ON SELF-CER-  
13 TIFICATION.—An applicable employer plan  
14 is entitled to rely on the written represen-  
15 tation of an individual that the individual  
16 was a qualified family caregiver for a tax-  
17 able year.

18 “(E) APPLICABLE DOLLAR AMOUNT FOR  
19 QUALIFIED FAMILY CAREGIVERS.—An indi-  
20 vidual who is an eligible participant for the tax-  
21 able year by reason of being a qualified family  
22 caregiver shall be treated for purposes of para-  
23 graph (2) in the same manner as an eligible  
24 participant who would attain age 60 but would

