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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 certain family caregivers to contribute to a Roth IRA.

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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 certain family caregivers to contribute to a Roth IRA.

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 “Improving Retirement  
5 Security for Family Caregivers Act of 2026”.

1 **SEC. 2. ROTH IRA CONTRIBUTIONS FOR CERTAIN FAMILY**  
2 **CAREGIVERS.**

3 (a) IN GENERAL.—Subsection (c) of section 408A of  
4 the Internal Revenue Code of 1986 is amended by adding  
5 at the end the following new paragraph:

6 “(7) SPECIAL RULE FOR ROTH IRA CONTRIBU-  
7 TIONS OF QUALIFIED FAMILY CAREGIVERS.—

8 “(A) IN GENERAL.—In the case of an indi-  
9 vidual who is a qualified family caregiver as of  
10 the close of the taxable year, in applying section  
11 219 for purposes of paragraph (2), the limita-  
12 tion of paragraph (1) of section 219(b) shall be  
13 equal to the dollar amount in effect under sec-  
14 tion 219(b)(1)(A) for the taxable year.

15 “(B) QUALIFIED FAMILY CAREGIVER.—  
16 For purposes of this paragraph—

17 “(i) IN GENERAL.—The term ‘quali-  
18 fied family caregiver’ means an individual  
19 who, during the taxable year—

20 “(I) has completed 500 or more  
21 hours as a family caregiver, and

22 “(II) has completed fewer than  
23 500 hours of paid employment (in-  
24 cluding self-employment).

25 “(ii) FAMILY CAREGIVER.—The term  
26 ‘family caregiver’ means an unpaid family

1 member, a foster parent, or another un-  
2 paid adult, who is unemployed or severely  
3 underemployed (as determined by the Sec-  
4 retary) and who provides in-home care,  
5 monitoring, management, supervision, or  
6 treatment of—

7 “(I) a child, or

8 “(II) an adult with a special need  
9 (as defined in section 2901 of the  
10 Public Health Service Act), including  
11 an elderly adult who requires care or  
12 supervision due to an age-related con-  
13 dition.

14 “(iii) HOURS.—An individual shall be  
15 treated as serving as a family caregiver  
16 during the hours in which the individual is  
17 engaged in caregiving tasks, including as-  
18 sistance with bathing or grooming, dress-  
19 ing, laundry, food shopping or preparation,  
20 housekeeping, managing medications,  
21 transportation, and mobility assistance.

22 “(C) COORDINATION WITH SPOUSAL IRA.—

23 In the case of an individual to whom section  
24 219(c)(1) applies for the taxable year, subpara-

1 graph (A) shall be applied notwithstanding such  
2 section.”.

3 (b) **EFFECTIVE DATE.**—The amendment made by  
4 this section shall apply to taxable years beginning after  
5 December 31, 2026.