

119TH CONGRESS
2D SESSION

H. R. 7610

To amend the Internal Revenue Code of 1986 to establish a credit for
adult child caregivers.

IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 20, 2026

Mrs. DINGELL (for herself and Mrs. KIGGANS of Virginia) introduced the
following bill; which was referred to the Committee on Ways and Means

A BILL

To amend the Internal Revenue Code of 1986 to establish
a credit for adult child 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. FINDINGS.**

4 Congress makes the following findings:

5 (1) Once formed, multigenerational families
6 tend to live together over time and utilize less paid
7 and unpaid formal support. Adult child proximity
8 may be more directly linked with reduced need for
9 formal care than availability of a spouse.

1 (2) Older adults in multigenerational homes ex-
 2 perience less depression and isolation, and show im-
 3 proved cognition with concurrent hearing loss.

4 (3) An older adult with dementia and disability
 5 co-residing with an adult child has a 50 percent
 6 lower risk of transitioning from the community to a
 7 nursing home in the subsequent 2 years, compared
 8 to older adults supported by children living outside
 9 the home.

10 **SEC. 2. MULTIGENERATIONAL HOME CAREGIVER CREDIT.**

11 (a) IN GENERAL.—Subpart A of part IV of sub-
 12 chapter A of chapter 1 of the Internal Revenue Code of
 13 1986 is amended by inserting after section 25E the fol-
 14 lowing new section:

15 **“SEC. 25F. MULTIGENERATIONAL HOME CAREGIVER CRED-**
 16 **IT.**

17 “(a) ALLOWANCE OF CREDIT.—In the case of an eli-
 18 gible individual, there shall be allowed as a credit against
 19 the tax imposed by this subtitle for the taxable year an
 20 amount equal to \$2,000 for each qualified relative with
 21 respect to the individual.

22 “(b) ELIGIBLE INDIVIDUAL.—For purposes of this
 23 section—

1 “(1) IN GENERAL.—The term ‘eligible indi-
2 vidual’ with respect to any taxable year means an in-
3 dividual—

4 “(A) who has attained age 18, or has at-
5 tained age 16 and is legally emancipated, as of
6 the last day of such taxable year,

7 “(B) who is a United States citizen,

8 “(C) who has the same principal place of
9 abode as a qualified relative for not less than
10 6 months during the taxable year,

11 “(D) who provides a total of not less than
12 10 hours per week of the assistance required by
13 such qualified relative pursuant to paragraph
14 (2)(A)(iii), and

15 “(E) who includes with the return of tax
16 for the taxable year an attestation signed by a
17 licensed health care provider that, to the best of
18 the provider’s knowledge, the qualified relative
19 meets the requirements of clauses (iii) and (iv)
20 of paragraph (2)(A).

21 “(2) QUALIFIED RELATIVE.—

22 “(A) IN GENERAL.—The term ‘qualified
23 relative’ with respect to an individual means an
24 individual—

1 “(i) who bears a relationship de-
2 scribed in subparagraph (B) to such indi-
3 vidual or to such individual’s spouse,

4 “(ii) who has attained age 55 as of
5 the last day of the taxable year,

6 “(iii) who is unable to perform (with-
7 out substantial assistance from another in-
8 dividual) at least—

9 “(I) 1 activity of daily living (as
10 defined in section 7702B(c)(2)(B)),
11 and

12 “(II) 3 instrumental activities of
13 daily living,
14 requiring a total of not less than 10 hours
15 per week of assistance with such activities,
16 and

17 “(iv) with respect to whom the period
18 during which clause (iii) applies has lasted
19 or will last for not less than 180 days or
20 the life of the individual, whichever is
21 shorter.

22 “(B) RELATIONSHIP.—For purposes of
23 subparagraph (A), a relationship described in
24 this subparagraph is a relationship described in
25 subparagraph (C), (D), (F), or (G) of section

152(d)(2), except that only a father-in-law or mother-in-law shall be taken into account for purposes of subparagraph (G) thereof.

“(C) INSTRUMENTAL ACTIVITIES OF DAILY LIVING.—

“(i) IN GENERAL.—The term ‘instrumental activities of daily living’ includes meal planning and preparation, managing finances, shopping for food, clothing, and other essential items, performing essential household chores, communicating by phone or other media, and traveling around and participating in the community.

“(ii) COORDINATION.—In prescribing regulations or other guidance for purposes of clause (i), the Secretary shall to the extent practicable coordinate with the Secretary of Health and Human Services to ensure consistency with programs under chapter 7 of the Social Security Act.

“(3) SPECIAL RULE FOR QUALIFIED RELATIVES DYING DURING THE TAXABLE YEAR.—In the case of the death of an individual who would be a qualified relative with respect to the taxpayer but for subparagraph (C) of paragraph (1) (determined without

1 regard to this paragraph), such subparagraph shall
2 be applied for the taxable year in which such indi-
3 vidual died by substituting ‘3 months’ for ‘6
4 months’.

5 “(c) LIMITATIONS.—

6 “(1) LIMITATION BASED ON ADJUSTED GROSS
7 INCOME.—The \$2,000 amount in subsection (a)
8 shall be reduced (but not below zero) by 1 percent
9 of the excess of the taxpayer’s adjusted gross income
10 over \$75,000 (\$150,000 in the case of a joint re-
11 turn).

12 “(2) ONLY 1 TAXPAYER MAY CLAIM QUALIFIED
13 RELATIVE.—In the case of an individual who is the
14 qualified relative by reason of whom the credit under
15 this section is allowed, the credit under this section
16 shall be allowed to only 1 taxpayer with respect to
17 such individual for any taxable year. If (but for this
18 paragraph) such individual is a qualified relative of
19 more than 1 taxpayer for the taxable year, such in-
20 dividual shall be treated as the qualified relative of
21 the taxpayer with the highest adjusted gross income.

22 “(3) LIMITATION ON QUALIFIED RELATIVES.—
23 Not more than 2 qualified relatives with respect to
24 the taxpayer may be taken into account for purposes
25 of the credit under this section for any taxable year.

1 “(4) MARRIED INDIVIDUALS MUST FILE JOINT
2 RETURN.—If the taxpayer is a married individual
3 (within the meaning of section 7703), this section
4 shall apply only if the taxpayer and the taxpayer’s
5 spouse file a joint return for the taxable year.

6 “(5) COORDINATION WITH CHILD AND DEPEND-
7 ENT CARE CREDIT.—The amount of the credit deter-
8 mined under subsection (a) (after the application of
9 paragraph (1)) with respect to any qualified relative
10 shall be reduced (but not below zero) by the amount
11 of any credit allowed under section 21 with respect
12 to such qualified relative.”.

13 (b) CLERICAL AMENDMENT.—The table of sections
14 for subpart A of part IV of subchapter A of chapter 1
15 of the Internal Revenue Code of 1986 is amended by in-
16 serting after the item relating to section 25E the following
17 new item:

“Sec. 25F. Multigenerational home caregiver credit.”.

18 (c) EFFECTIVE DATE.—The amendments made by
19 this section shall apply to taxable years beginning after
20 December 31, 2026.

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