

119TH CONGRESS
2D SESSION

H. R. 8274

To amend the Internal Revenue Code of 1986 to allow certain family caregivers to contribute to a Roth IRA.

IN THE HOUSE OF REPRESENTATIVES

APRIL 14, 2026

Ms. PETTERSEN (for herself and Ms. SALAZAR) 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 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”.

6 **SEC. 2. ROTH IRA CONTRIBUTIONS FOR CERTAIN FAMILY**
7 **CAREGIVERS.**

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

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

3 “(A) IN GENERAL.—In the case of an indi-
4 vidual who is a qualified family caregiver as of
5 the close of the taxable year, in applying section
6 219 for purposes of paragraph (2), the limita-
7 tion of paragraph (1) of section 219(b) shall be
8 equal to the dollar amount in effect under sec-
9 tion 219(b)(1)(A) for the taxable year.

10 “(B) QUALIFIED FAMILY CAREGIVER.—
11 For purposes of this paragraph—

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

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

17 “(II) has completed fewer than
18 500 hours of paid employment (in-
19 cluding self-employment).

20 “(ii) FAMILY CAREGIVER.—The term
21 ‘family caregiver’ means an unpaid family
22 member, a foster parent, or another un-
23 paid adult, who is unemployed or severely
24 underemployed (as determined by the Sec-
25 retary) and who provides in-home care,

1 monitoring, management, supervision, or
2 treatment of—

3 “(I) a child, or

4 “(II) an adult with a special need

5 (as defined in section 2901 of the

6 Public Health Service Act), including

7 an elderly adult who requires care or

8 supervision due to an age-related con-

9 dition.

10 “(iii) HOURS.—An individual shall be

11 treated as serving as a family caregiver

12 during the hours in which the individual is

13 engaged in caregiving tasks, including as-

14 sistance with bathing or grooming, dress-

15 ing, laundry, food shopping or preparation,

16 housekeeping, managing medications,

17 transportation, and mobility assistance.

18 “(C) COORDINATION WITH SPOUSAL IRA.—

19 In the case of an individual to whom section

20 219(c)(1) applies for the taxable year, subpara-

21 graph (A) shall be applied notwithstanding such

22 section.”.

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

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