

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.

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## 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

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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”.

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:

“(7) SPECIAL RULE FOR ROTH IRA CONTRIBUTIONS OF QUALIFIED FAMILY CAREGIVERS.—

“(A) IN GENERAL.—In the case of an individual who is a qualified family caregiver as of the close of the taxable year, in applying section 219 for purposes of paragraph (2), the limitation of paragraph (1) of section 219(b) shall be equal to the dollar amount in effect under section 219(b)(1)(A) for the taxable year.

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

“(i) IN GENERAL.—The term ‘qualified family caregiver’ means an individual who, during the taxable year—

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

“(II) has completed fewer than 500 hours of paid employment (including self-employment).

“(ii) FAMILY CAREGIVER.—The term ‘family caregiver’ means an unpaid family member, a foster parent, or another unpaid adult, who is unemployed or severely underemployed (as determined by the Secretary) 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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