

119TH CONGRESS  
2D SESSION

# S. 4292

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 SENATE OF THE UNITED STATES

APRIL 14, 2026

Ms. COLLINS (for herself and Mr. WARNER) introduced the following bill;  
which was read twice and referred to the Committee on Finance

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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:

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, 2025.

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