

(Mr. LEE) was added as a cosponsor of S. 3857, a bill to prohibit the Secretary of Homeland Security from admitting to the United States any national of the People's Republic of China without a valid visa, and for other purposes.

S. 3869

At the request of Mr. SANDERS, the name of the Senator from Oregon (Mr. MERKLEY) was added as a cosponsor of S. 3869, a bill to allow Americans to earn paid sick time so that they can address their own health needs and the health needs of their families.

S. 3894

At the request of Mrs. SHAHEEN, the name of the Senator from Virginia (Mr. KAINE) was added as a cosponsor of S. 3894, a bill to prohibit the Department of Homeland Security from constructing, acquiring, renovating, or operating any new processing site or detention center without providing a mechanism for public comments regarding such activity, entering into a signed, written agreement with appropriate State and local officials, and providing Congress with advance notice of such activity.

S. 3949

At the request of Mr. WYDEN, the names of the Senator from West Virginia (Mr. JUSTICE) and the Senator from New Jersey (Mr. BOOKER) were added as cosponsors of S. 3949, a bill to amend the Food and Nutrition Act of 2008 to require the promulgation of cybersecurity and digital service regulations relating to the use of EBT cards under the supplemental nutrition assistance program, and for other purposes.

S. 4095

At the request of Mr. WELCH, the name of the Senator from Vermont (Mr. SANDERS) was added as a cosponsor of S. 4095, a bill to call for accountability for the killing of innocent civilians, including 5-year-old Hind Rajab and two paramedics, in an attack in Gaza City on January 29, 2024, by Israel Defense Forces, to require the Secretary of State to report to Congress on the attack, and for other purposes.

S. 4097

At the request of Ms. MURKOWSKI, the name of the Senator from Oklahoma (Mr. LANKFORD) was added as a cosponsor of S. 4097, a bill to establish that a State-based education loan program is excluded from certain requirements relating to a preferred lender arrangement.

S. 4140

At the request of Mr. BLUMENTHAL, the name of the Senator from Nevada (Ms. ROSEN) was added as a cosponsor of S. 4140, a bill to amend title 38, United States Code, to improve the Department of Veterans Affairs schedule for rating disabilities, and for other purposes.

S. 4167

At the request of Mr. WARNOCK, the names of the Senator from South Carolina (Mr. SCOTT) and the Senator from

North Carolina (Mr. TILLIS) were added as cosponsors of S. 4167, a bill to establish the Federal Clearinghouse on Grant Opportunities for Historically Black Colleges and Universities, and for other purposes.

S.J. RES. 16

At the request of Mr. CRUZ, the name of the Senator from Florida (Mrs. MOODY) was added as a cosponsor of S.J. Res. 16, a joint resolution proposing an amendment to the Constitution of the United States to require that the Supreme Court of the United States be composed of nine justices.

S.J. RES. 32

At the request of Mr. SANDERS, the name of the Senator from Vermont (Mr. WELCH) was added as a cosponsor of S.J. Res. 32, a joint resolution providing for congressional disapproval of the proposed foreign military sale to the Government of Israel of certain defense articles and services.

S.J. RES. 112

At the request of Ms. WARREN, the name of the Senator from New York (Mr. SCHUMER) was added as a cosponsor of S.J. Res. 112, a joint resolution providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Industry and Security of the Department of Commerce relating to "One Year Suspension of Expansion of End-User Controls for Affiliates of Certain Listed Entities".

S. RES. 604

At the request of Mr. MARKEY, the name of the Senator from California (Mr. SCHIFF) was added as a cosponsor of S. Res. 604, a resolution recognizing that it is the duty of the Federal Government to develop and implement a Transgender Bill of Rights to protect and codify the rights of transgender and nonbinary people under the law and ensure their access to medical care, shelter, safety, and economic security.

S. RES. 627

At the request of Mr. SCOTT of Florida, the name of the Senator from Maryland (Ms. ALSOBROOKS) was added as a cosponsor of S. Res. 627, a resolution designating March 5, 2026, as "National Slam the Scam Day" to raise awareness about pervasive scams and to prevent government imposter scams and other types of scams by promoting education about such scams.

S. RES. 657

At the request of Ms. DUCKWORTH, the name of the Senator from West Virginia (Mr. JUSTICE) was added as a cosponsor of S. Res. 657, a resolution commending Taiwan on the 30th anniversary of its first direct presidential election in 1996, and expressing support for Taiwan in the preservation of its democratic institutions.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Ms. COLLINS (for herself and Mr. WARNER):

S. 4291. A bill to amend the Internal Revenue Code of 1986 to allow additional catch-up contributions for certain family caregivers; to the Committee on Finance.

Ms. COLLINS. Mr. President, I rise today to introduce two bills: the Improving Retirement Security for Family Caregiver Act and the Catching Up Family Caregivers Act. These bills, which I am introducing today with my colleague from Virginia Senator WARNER, would enable family caregivers to better save for retirement.

Family caregivers play an important role in American society, providing uncompensated care for millions who often need assistance 7 days a week. While they devote themselves to providing care for our Nation's children, seniors, and other loved ones, they often suffer economically. According to a study by the Edward Jones Grassroots Taskforce, 64 percent of American women say their caregiving duties have had a negative impact on their ability to save towards their long-term financial goals, and more than half have had to take on fewer professional responsibilities due to caregiving. While it is difficult to put a dollar amount to the value of the devotion, time, and services that these caregivers provide, the Alzheimer's Association has estimated that in 2023 family caregivers provided \$350 billion in uncompensated dementia care.

Our retirement system needs to accommodate this enormous commitment by helping ensure that family caregivers do not fall short of what they need for their own retirement. That is exactly what the two bills Senator WARNER and I are introducing today would do.

Our legislation would enable family caregivers to contribute to their retirement funds even if they are not making significant income. Under current law, contributions to Roth IRAs are capped at \$7,000 or yearly income, whichever is less. This severely limits the amount a family caregiver earning less than \$7,000 can contribute to a retirement account. The Improving Retirement Security for Family Caregivers Act would eliminate the yearly income cap for family caregivers, enabling them to contribute up to \$7,000 annually to a Roth IRA.

Our current retirement system allows those over the age of 50 to make "catch-up" contributions above the statutory limit, the idea being that those in their fifties have more discretionary income to put toward retirement than they did when they were younger. In the same way, the Catching Up Family Caregivers Act would allow family caregivers to take advantage of "catch-up" contributions for every year they were sidelined from the workforce as a family caregiver.

These complimentary bills would allow family caregivers to invest more in their retirement funds now and later. The bills have earned the support of important stakeholder organizations

that work with family caregivers, such as the Insured Retirement Institute. In a letter in support of the bills, the IRI wrote: "While a noble and selfless decision, leaving the workforce is often the only option an individual has when seeking to provide the necessary care for a family member. Not only does this severely reduce or eliminate a caregiver's income, but their ability to participate in workplace retirement savings plans and save for retirement is also lost. The solutions offered by the Improving Retirement Security for Family Caregivers Act and the Catching Up Family Caregivers Act provide caregivers eligibility to contribute to Roth IRAs and enhance their ability to catch up once they return to the workforce."

I note that both pieces of legislation are also endorsed by the Securities Industry and Financial Markets Association, SIFMA, the American Benefits Council, the Edward Jones Grassroots Task Force, the Insured Retirement Institute, and the Women's Institute for a Secure Retirement, WISER. The Alzheimer's Association and the Alzheimer's Impact Movement have also endorsed the Catching Up Family Caregivers Act.

Mr. President, I ask unanimous consent that the letter from the Alzheimer's Association and the Alzheimer's Impact Movement be included in the RECORD immediately following my remarks, along with letters from Edward Jones Grassroots Taskforce, the American Benefits Council, the Insured Retirement Institute, IRI, and the Women's Institute for a Secure Retirement, WISER.

I am grateful for the support of these groups who know how important these retirement reforms will be to the financial security of caregivers who sacrifice for their loved ones. I urge my colleagues to support our legislation.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

AMERICAN BENEFITS COUNCIL,

March 4, 2026.

DEAR SENATORS COLLINS AND WARNER: On behalf of the American Benefits Council ("the Council"), I am writing to express our strong support for the introduction of the "Catching Up Family Caregivers Act of 2026" and the "Improving Retirement Security for Family Caregivers Act of 2026."

The Council is a Washington, D.C.-based employee benefits public policy organization. The Council advocates for employers dedicated to the achievement of best-in-class solutions that protect and encourage the health and financial well-being of their workers, retirees and their families. Council members include more than 220 of the world's largest corporations and collectively either directly sponsor or support sponsors of health and retirement benefits for virtually all Americans covered by employer-provided plans.

American family members have always served as essential caretakers for infants and young children, the infirm, and the elderly. They are the foundation of caretaking that underpins the health care system today. The caregivers who make up that critical foundation are themselves in need of more support.

For too many individuals, the act of caregiving compromises both their physical health and their financial well-being, including their ability to save for retirement. In fact, an EBRI survey found that one-quarter of caregivers have less than \$1,000 in savings and investments (compared with 15% of non-caregivers), and caregivers are more likely (64%) than non-caregivers (52%) to say that debt is a problem.

The effect of caregiving on retirement savings can be particularly adverse. A 2022 survey by the Transamerica Institute asked caregiving and non-caregiving workers whether they agree with the statement "Debt is interfering with my ability to save for retirement." Sixty percent of caregiving workers agreed with that statement whereas 48% of non-caregiving workers agreed. For those workers who have been able to save for retirement, the same survey found that caregiving workers are nearly twice as likely as non-caregivers to have ever taken a loan, early withdrawal, and/or hardship withdrawal from their 401(k) or similar plan or IRA (54% and 27%, respectively).

Your bills would provide caregivers with critical new tools to address the retirement security challenges they face. We support your efforts and look forward to working with you toward enactment of these bills.

Sincerely,

LYNN DUDLEY,

Senior Vice President, Global Retirement and Compensation Policy.

DEAR SENATOR COLLINS AND SENATOR WARNER: On behalf of the Alzheimer's Association and the Alzheimer's Impact Movement (AIM), including our nationwide networks of advocates, thank you for your continued leadership on issues and legislation important to Americans with Alzheimer's and other dementias, and to their caregivers. The Alzheimer's Association and AIM are proud to support the bipartisan Catching Up Family Caregivers Act, which would make family caregivers eligible for an extra year of the highest catch up contribution levels for up to five years.

Nearly 7 million people in the United States are living with Alzheimer's, and over 11 million Americans provide unpaid care for people with Alzheimer's or other dementias. In 2023, unpaid caregivers provided an estimated 18.4 billion hours of care valued at nearly \$350 billion. As more people are diagnosed with Alzheimer's, the need for caregivers will only grow.

Additionally, eighty-three percent of the help provided to older adults in the United States comes from family members, friends or other unpaid caregivers. Nearly half of all caregivers who provide help to older adults do so for someone living with Alzheimer's or another dementia. Alzheimer's takes a devastating toll on caregivers. Compared with caregivers of people without dementia, twice as many caregivers of those with dementia indicate substantial emotional, financial and physical difficulties. Additionally, about 25% of dementia caregivers are "sandwich caregivers", meaning that in addition to caring for a family member with dementia they are also caring for at least one child.

The Catching Up Family Caregivers Act would provide family caregivers with additional years of eligibility for higher contribution rates to retirement accounts. Current catch up laws allow individuals over 50 to contribute more than the \$23,000 annual limit, and individuals aged 60-65 are eligible for even higher contribution rates.

The Alzheimer's Association and AIM deeply appreciate your continued leadership on behalf of all Americans living with Alzheimer's and other dementias. We look forward to continuing to work with you to ad-

vance this bill. If you have questions about this or any other legislation, please contact Jennifer Pollack, Director of Access Policy.

Sincerely,

RACHEL CONANT,

Executive Director, Alzheimer's Impact Movement, Senior Vice President, Public Policy, Alzheimer's Association.

WOMEN'S INSTITUTE
FOR A SECURE RETIREMENT,

March 4, 2026

DEAR SENATORS WARNER AND COLLINS: The Women's Institute for a Secure Retirement (WISER) is writing today in support of your two bills: the "Catching Up Family Caregivers Act of 2026" and the "Improving Retirement Security for Family Caregivers Act of 2026." The caregiving issue is certainly an issue for women, but more broadly it is an issue for families and for retirement security, and we applaud your efforts to address this critical set of challenges.

WISER is a nonprofit organization that works to help women, educators and policymakers understand the important issues surrounding women's retirement income. As the only organization to focus exclusively on the unique financial challenges that women face, WISER supports women's opportunities to secure adequate retirement income through research, programs and partnerships. WISER has also been the driving force behind a series of state and local events on long-term financial security aimed at leveling the playing field for women.

As part of our national education campaign, Your Future Paycheck®: What Women Need To Know, WISER has been able to reach thousands of women through workshops held across the nation. WISER also creates a variety of consumer publications including fact sheets, resource guides and newsletters that explain in easy-to-understand language the complex financial issues surrounding Social Security, pay equity, retirement plans and pensions, savings and investments, caregiving, divorce and widowhood, health and long-term care, and financial elder abuse.

Family members play critical roles in caring for our nation's children and elderly, and for those who otherwise need help. Without this national backbone, families would in many cases have nowhere to turn. Caregiving is a labor of love, but it also comes at a cost—emotional, physical, and financial. We need to address all of those "costs."

The financial cost is very clear. Caregivers often leave their jobs or at least cut back on their hours. And because of that, caregivers often run up debt and frequently are unable to save for retirement. So, the very people who help the elderly are often in need of help when they age. This is a national problem and deserves our attention.

We believe that your bills would give caregivers more ways to save for retirement and would thus help address one of the key challenges faced by caregivers. Thank you for your leadership on these bills and we stand ready to help as the bill moves forward.

Best regards,

CINDY HOUNSELL,
President.

INSURED RETIREMENT INSTITUTE,

April 14, 2026.

DEAR SENATOR COLLINS, SENATOR WARNER, REPRESENTATIVE PETERSEN, & REPRESENTATIVE SALAZAR: The Insured Retirement Institute (IRI) writes to express support for the *Improving Retirement Security for Family Caregivers Act* and the *Catching Up Family Caregivers Act*. Both bills would provide America's caregivers—particularly women—who leave the workforce to care for a family

member in need—the opportunity to catch up on their retirement savings.

Every year, an increasing number of workers leave the workforce, often for multiple years, to provide full-time care to a dependent family member. While this is a noble and selfless decision, it is often the only option an individual has when seeking to provide the necessary care for their family member. As a result, not only is the individual's income severely reduced or eliminated for the time they are providing care, but their ability to participate in workplace retirement savings plans and save for their retirement is also lost.

The challenge of leaving the workforce to care for a family member has a disproportionate impact on women. According to the Bureau of Labor Statistics, women represent 58 percent of the 40.4 million Americans providing full-time care to a family member. This disproportionate impact is further illustrated by recent reports that found women have between one-third and two-thirds less savings than the median account balances held by men.

The solution offered by the *Improving Retirement Security for Family Caregivers Act* will allow qualified individuals who dedicate 500 hours per year to family caregiving to contribute to a Roth IRA. This solution is further enhanced by the *Catching Up Family Caregivers Act*, which enables individuals to "catch up" their employer-sponsored retirement savings at the highest contribution levels typically reserved for those over 60 for up to 5 years once they have returned to the workforce.

IRI has historically supported the enactment of common-sense, bipartisan solutions to expand America's workers opportunities to save for retirement. For this reason, IRI's 2026 Federal Retirement Security Blueprint calls on Congress to consider legislation enabling individuals unable to work due to providing care to a family member to become eligible to contribute to Roth IRAs and catch-up their employer-sponsored savings once they return to the workforce. As Congress considers these measures, IRI welcomes the opportunity to work with you and your staff to advance the *Improving Retirement Security for Family Caregivers Act* and the *Catching Up Family Caregivers Act*.

Please feel free to contact either Paul Richman or John Jennings if IRI can provide additional assistance in helping secure passage of these vital pieces of legislation.

IRI thanks you for your leadership in pursuing legislation to help family caregivers prepare for retirement.

Sincerely,

PAUL J. RICHMAN,
Chief Government & Political Affairs Officer, Insured Retirement Institute.

JOHN B. JENNINGS,
Director, Government & Political Affairs, Insured Retirement Institute.

Re: Improving Retirement Security for Family Caregivers Act and Catching up Family Caregivers Act

DEAR SENATOR COLLINS: We are writing to share Edward Jones' strong support for the Improving Retirement Security for Family Caregivers Act and Catching Up Family Caregiver Act. We appreciate your leadership in reintroducing these bills and look forward to working with you to get them enacted into law.

Like you, Edward Jones is dedicated to improving the lives of Americans through enhancing retirement security. Our more than 20,000 financial advisors develop deep per-

sonal relationships and provide personalized service to meet the needs of our more than nine million clients in all 50 states. Edward Jones has 77 branch offices serving the needs of over 35,000 investors in Maine. We work with investors from all economic backgrounds to help them define their financial goals and assist in creating tailored solutions to achieve what is most important to them financially.

We know through our experiences that Americans providing care to family and friends make significant personal and professional sacrifices, including stepping out of the workforce or moving from full-time to part-time work. Unpaid caregiving can have a meaningful negative impact on savings and retirement readiness. A 2025 Edward Jones and Morning Consult study confirms the urgent need for legislative action to support caregivers in building retirement security.

Our study found overwhelming public support for policies that enhance retirement benefits for caregivers. Specifically, 73% of Americans favor legislation that would expand retirement account contribution opportunities for caregivers who have had to cut back their employment, while 74% support additional "catch-up" contributions.

The adverse effects of providing caregiving are significant and measurable. Our study revealed that 40% of American adults identify as caregivers, and an overwhelming 92% of them have serious concerns about their retirement security. Additionally, 72% of caregivers report being willing to sacrifice their own financial security to ensure proper care for their loved ones, often reducing work hours or stepping away from their jobs entirely.

These challenges are most acute for women. 64% of American adults recognize that caregiving duties fall more heavily on women, particularly when it comes to caring for aging adults. Women are disproportionately caught in the "sandwich generation," balancing care for both their children and aging parents simultaneously. This unequal burden has long-term financial consequences for women's retirement account balances which on average account for only two-thirds (67%) of men's retirement accounts due to inequity in pay and sacrifices made as family caregivers. However, women, on average, live five years longer than men, earlier, and need more money to fund their retirement.

With 71% of Americans believing current government policies fall short in providing adequate support for caregivers, there is a clear need for action. We strongly support creating additional opportunities to help caregivers save for a secure retirement. We believe the establishment of additional catch-up contribution opportunities and the waiving of earned income requirements for contributions to Roth IRAs are provisions well-tailored to address the unique savings challenges faced by caregivers.

We are grateful for your bipartisan leadership and applaud your efforts to provide saving opportunities that will improve the financial futures of millions of American who provide caregiving to family and friends.

Sincerely,

ANDY BLOCKER,
Principal—Head of Policy, Regulatory, and Government Relations.

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 667—HONORING THE 2026 OLYMPIANS AND PARALYMPIANS FROM OREGON

Mr. WYDEN (for himself and Mr. MERKLEY) submitted the following res-

olution; which was referred to the Committee on Commerce, Science, and Transportation:

S. RES. 667

Whereas the United States participants of the 2026 Milano Cortina Olympics and Paralympics honored the United States through their dedication and skill;

Whereas the United States Olympic and Paralympic Committee recognized Oregonians that competed in Milano Cortina;

Whereas Jacqueline Wiles competed in alpine skiing;

Whereas Hunter Hess competed in freestyle skiing;

Whereas Sean FitzSimons competed in snowboarding;

Whereas Alessandro Barbieri competed in snowboarding;

Whereas Anna Soens competed in para alpine skiing; and

Whereas Ravi Drugan competed in para alpine skiing; Now, therefore, be it

Resolved, That the Senate—

(1) congratulates the Oregonians who competed in the 2026 Milano Cortina Olympics and Paralympics;

(2) recognizes the invaluable contributions of the families, coaches, and staff who supported these athletes at the 2026 Milano Cortina Games; and

(3) honors the efforts of all the Oregonian Olympians and Paralympians and their accomplishments at the 2026 Milano Cortina Games.

SENATE RESOLUTION 668—DESIGNATING APRIL 2026 AS "SECOND CHANCE MONTH"

Ms. KLOBUCHAR (for herself, Mr. CRAMER, Mr. MARKEY, Mr. LANKFORD, Mr. PADILLA, and Mrs. CAPITO) submitted the following resolution; which was referred to the Committee on the Judiciary:

S. RES. 668

Whereas every individual is endowed with human dignity and value;

Whereas redemption and second chances are values of the United States;

Whereas millions of citizens of the United States have a criminal record;

Whereas hundreds of thousands of individuals return to their communities from Federal and State prisons every year;

Whereas individuals returning from Federal and State prisons have paid their debt for committing crimes but still face significant legal and societal barriers (referred to in this preamble as "collateral consequences");

Whereas collateral consequences for an individual returning from a Federal or State prison are mandatory and take effect automatically, regardless of—

(1) whether there is a nexus between the crime and public safety;

(2) the seriousness of the crime;

(3) the time that has passed since the individual committed the crime; or

(4) the efforts of the individual to make amends or earn back the trust of the public;

Whereas, for individuals returning to their communities from Federal and State prisons, gaining meaningful employment is one of the most significant predictors of successful reentry and has been shown to reduce future criminal activity;

Whereas many individuals who have been incarcerated struggle to find employment and access capital to start a small business because of collateral consequences, which are sometimes not directly related to the offenses the individuals committed or to any proven public safety benefit;