

119TH CONGRESS  
1ST SESSION

**S.** \_\_\_\_\_

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

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IN THE SENATE OF THE UNITED STATES

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Mr. WELCH (for himself and Mr. SCOTT of Florida) introduced the following  
bill; which was read twice and referred to the Committee on

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**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

1           152(d)(2), except that only a father-in-law or  
2           mother-in-law shall be taken into account for  
3           purposes of subparagraph (G) thereof.

4           “(C) INSTRUMENTAL ACTIVITIES OF DAILY  
5           LIVING.—

6                   “(i) IN GENERAL.—The term ‘instru-  
7                   mental activities of daily living’ includes  
8                   meal planning and preparation, managing  
9                   finances, shopping for food, clothing, and  
10                  other essential items, performing essential  
11                  household chores, communicating by phone  
12                  or other media, and traveling around and  
13                  participating in the community.

14                  “(ii) COORDINATION.—In prescribing  
15                  regulations or other guidance for purposes  
16                  of clause (i), the Secretary shall to the ex-  
17                  tent practicable coordinate with the Sec-  
18                  retary of Health and Human Services to  
19                  ensure consistency with programs under  
20                  chapter 7 of the Social Security Act.

21                  “(3) SPECIAL RULE FOR QUALIFIED RELATIVES  
22                  DYING DURING THE TAXABLE YEAR.—In the case of  
23                  the death of an individual who would be a qualified  
24                  relative with respect to the taxpayer but for sub-  
25                  paragraph (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.