

The Honorable Jason Smith
Chairman, Ways and Means
U.S. House of Representatives
Washington, DC 20515

The Honorable Richard Neal
Ranking Member, Ways and Means
U.S. House of Representatives
Washington, NC 20515

May 21, 2026

Dear Chairman Smith and Ranking Member Neal:

We, the undersigned organizations representing millions of veterans, their families, caregivers, and survivors, write to express our sincere hope for your support in advancing H.R. 2148, the Veteran Caregiver Reeducation, Reemployment, and Retirement Act, to the House floor for a vote.

In 2010, Congress enacted the Caregivers and Veterans Omnibus Health Services Act of 2010, establishing the Department of Veterans Affairs' Program of Comprehensive Assistance for Family Caregivers (PCAFC). This program provides a modest monthly stipend to family caregivers who leave full-time employment to care for veterans who are seriously wounded, ill, or injured. At the time of enactment, Congress appropriately designated the stipend as non-taxable.

However, because the PCAFC stipend is not treated as earned income, caregivers do not accrue retirement credits while performing this essential labor—labor that saves the Department of Veterans Affairs millions of dollars annually by preventing or delaying more costly institutional or in-home care that would otherwise be borne by the federal government.

In many caregiver households, there is no other earned income. Military medical retirement pay due to combat injuries is non-taxable; VA disability compensation is non-taxable; and Social Security Disability Insurance benefits are classified as unearned income. As a result, caregivers often lack any qualifying earned income in the household. Without earned income, they are barred not only from earning employer retirement credits but also from contributing to private retirement accounts, which require earned income to fund.

This framework creates a severe long-term financial vulnerability. Veteran caregivers frequently exit the workforce earlier than their civilian counterparts and remain out of the workforce for extended periods while providing full-time care. During these years, they are unable to build employer retirement credits or retirement savings. When caregiving ends—often upon the death of the veteran—they face retirement with limited or no independent financial security.

The Veteran Caregiver Re-education, Re-employment, and Retirement Act, would direct a study to determine whether a pathway exists for caregivers to use their PCAFC stipends to earn employer retirement credits and whether mechanisms can be established to allow them to contribute to private retirement accounts. At present, no such pathway exists. The bill has been reported favorably by both the House and Senate Committees on Veterans' Affairs and carries a ten-year cost estimate of \$75 million.

Caregivers are not seeking a new entitlement. They are seeking the opportunity to fund their own retirement and avoid poverty in their later years. The current structure of the PCAFC stipend forecloses that opportunity.

Accordingly, we respectfully request that the Committee on Ways and Means waive consideration over H.R. 2148 so that this bipartisan legislation may proceed to final passage. Given its limited fiscal impact and its prior approval by both Veterans' Affairs Committees, a waiver would allow Congress to advance a narrowly tailored study addressing a clear and documented policy gap without unnecessary delay.

These caregivers stepped forward to care for our nation's most severely wounded veterans, saving the federal government substantial resources in the process. They should not, as a result of that service, face financial insecurity in their own retirement.

Please reach out to Andrea Sawyer, Advocacy Director, Quality of Life Foundation, at ASawyer@QoLFoundation.org or 703-328-9677, with questions you may have or to schedule a meeting with our organizations.

Respectfully,

Quality of Life Foundation
Code of Support Foundation
Elizabeth Dole Foundation
The Independence Fund
Military Officers Association of America
Paralyzed Veterans of America
Veteran Caregiver
Veteran Warriors
Wounded Warrior Project