



Lt. Gen. Brian T. Kelly
USAF (Ret)
President and CEO

Support the Passage of the Veteran Caregiver Reeducation, Reemployment, and Retirement Act

BACKGROUND

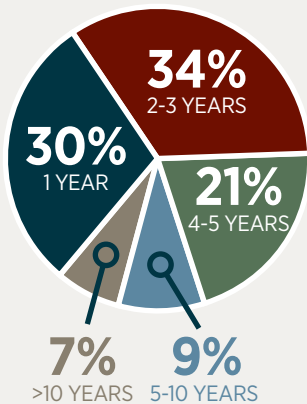
The Veteran Caregiver Reeducation, Reemployment, and Retirement Act (H.R. 9276 and S. 3885) was introduced in the 118th Congress to address critical gaps in caregiver support and improve the economic stability and quality of life for caregivers of veterans.

The need for enhanced support is increasingly urgent due to the exponential growth of the aging veteran population. Veterans aged 65 and older now represent a significantly larger share of VA patients compared to other health care systems. Approximately 80% of veterans will require long-term support services as they age, according to VA projections.

Our nation's 14.3 million military and veteran caregivers represent 5.5% of the adult population, according to America's Military and Veteran Caregivers: Hidden Heroes Emerging from the Shadows, a September 2024 RAND report. Notably, 74% of these caregivers provide care for servicemembers and veterans aged 60 or older. About 55,000 of these caregivers are enrolled in the VA's Program of Comprehensive Assistance for Family Caregivers (PCAFC), where they receive clinical support through the VA health system.

DURATION OF CAREGIVING FOR CARE RECIPIENTS OVER 60 YEARS OLD

Approximately 80% of veterans will require long-term support services as they age, according to VA projections. Notably, 74% of these caregivers provide care for servicemembers and veterans aged 60 or older.



DEMOGRAPHICS REPORTED BY THE CAREGIVER.
SOURCE: AMERICA'S MILITARY AND VETERAN CAREGIVERS: HIDDEN HEROES EMERGING FROM THE SHADOWS, [HTTPS://WWW.RAND.ORG/PUBS/RESEARCH_REPORTS/RRA3212-1.HTML](https://www.rand.org/pubs/research_reports/RRA3212-1.html)

VETERAN CAREGIVER REEDUCATION, REEMPLOYMENT, AND RETIREMENT ACT PROVISIONS

The proposed legislation recognizes the critical role of PCAFC caregivers and aims to address the financial, professional, and emotional challenges they face, often over many years. It seeks to extend health coverage, provide bereavement counseling upon the death of a veteran, and offer resources to support caregivers as they transition into the workforce or retirement. Key provisions include:

Reeducation

- Reimburse up to \$1,000 for caregiver licensure fees and grant access to VA training modules for continuing education credits.
- Study the feasibility of a "returnship" program to help caregivers reenter the workforce.

Reemployment

- Offer employment assistance for those reentering the workforce.
- Study barriers and incentives to hiring former caregivers within the VA.

Retirement

- Provide retirement planning services.
- Study the feasibility of establishing a retirement plan specifically for caregivers.

CAREGIVER-VETERAN NEEDS

The 2011 legislation establishing PCAFC introduced a monthly stipend for primary caregivers providing personal care to veterans. Unique at its inception and still unmatched in U.S. health systems, Congress mandated the stipend to be paid directly to caregivers as "unearned income."

However, this designation prevents caregivers from contributing to Social Security or retirement accounts. This issue is compounded in many veteran households, where most income —caregiver stipends, VA disability compensation, Social Security disability payments, Supplemental Security Income, and Combat-Related Special Compensation — is classified as "unearned."

Veteran caregivers provide indispensable support to aging and disabled veterans, yet they face profound financial, emotional, and professional challenges. The RAND report sheds light on the gaps in services and

Congress:
Champion/
Cosponsor the
passage of the
Veteran Caregiver
Reeducation,
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Act.

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unmet needs faced by caregivers and the veterans they serve:

- **Veteran Demographics:** Caregivers supporting veterans aged 60 or older often are burdened by financial barriers to accessing care.
- **Caregiver Costs:** Caregivers frequently incur significant out-of-pocket expenses to provide essential care.
- **Mental Health Impact:** Among caregivers assisting veterans under age 60, 42% meet the criteria for depression.

The report underscores the critical role caregivers play, highlighting the personal sacrifices they make to meet veterans' needs. Many caregivers forego career advancement, neglect retirement savings, and endure emotional and physical strain to fulfill their caregiving responsibilities.

To address these challenges, comprehensive legislative action is needed to:

- Enhance caregivers' financial stability through targeted support programs.
- Provide reeducation and professional development opportunities to help caregivers reenter the workforce.
- Mitigate the long-term financial impact of caregiving through enhanced retirement and pension benefits.

MOAA'S POSITION

MOAA strongly supports the passage of the Veteran Caregiver Reeducation, Reemployment, and Retirement Act. This legislation acknowledges caregivers' invaluable contributions while addressing the significant economic and emotional burdens they face. By offering education, employment, and retirement opportunities, the act would empower caregivers to achieve financial security while potentially reducing the federal government's long-term economic burden by decreasing their future reliance on government assistance programs.

The association has long advocated for caregiver enhancements, and for expanding access to care and services for veterans and their families. MOAA urges Congress to pass this vital legislation and fulfill our nation's promise to those who have served.

“Many caregivers *forego career advancement, neglect retirement savings, and endure emotional and physical strain* to fulfill their caregiving responsibilities.

MILITARY AND VETERAN CAREGIVERS: WHO THEY ARE AND WHO THEY HELP



**CARE RECIPIENTS
60 YEARS OLD
AND YOUNGER**

26 percent of military and veteran caregivers

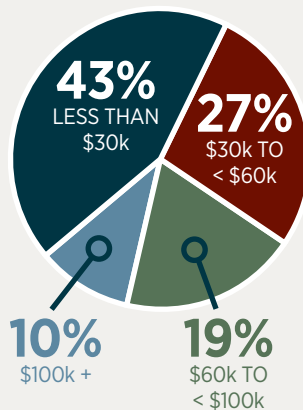
Nontraditional caregivers:

Twenty-seven percent of military/veteran caregivers are neighbors and friends, and 31 percent are relatives, such as siblings, aunts, and uncles.

Care recipients:

- 84 percent diagnosed with a chronic condition
- 62 percent diagnosed with a mental health condition or substance use disorder
- 61 percent need help with at least one ADL

**CARE RECIPIENTS
60 YEARS OLD AND YOUNGER,
MILITARY/VETERAN**



**CARE RECIPIENTS
OVER 60 YEARS
OLD**

74 percent of military and veteran caregivers

Family: Between 65 percent and 75 percent are children caring for parents or individuals caring for their spouse.

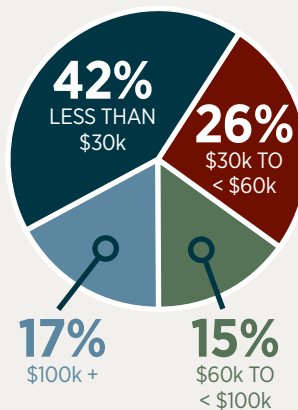
Nontraditional caregivers:

Friends and neighbors account for over 20 percent of caregivers for this group.

Care recipients:

- Most diagnosed with a chronic condition or hearing or sight impairment
- 40 percent diagnosed with a mental health condition or substance use disorder
- 51 percent need help with at least one ADL

**CARE RECIPIENTS OVER
60 YEARS OLD,
MILITARY/VETERAN**



DEMOGRAPHICS REPORTED BY THE CAREGIVER.
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