

June 22, 2021

The Honorable Joni Ernst
United States Senate
730 Hart Senate Office Building
Washington, DC 20510

The Honorable Michael Bennet
United States Senate
261 Russell Senate Office Building
Washington, DC 20510

The Honorable Shelley Moore Capito
United States Senate
172 Russell Senate Office Building
Washington, DC 20510

The Honorable Elizabeth Warren
United States Senate
309 Hart Senate Office Building
Washington, DC 20510

The Honorable Linda Sánchez
U.S. House of Representatives
2329 Rayburn House Office Building
Washington, DC 20515

Dear Senators Ernst, Bennet, Capito, and Warren and Representative Sánchez:

Veteran and military caregivers often face unique challenges, barriers, and situations that civilian family caregivers may never experience. To address one of the most pressing needs of these hidden hero caregivers, the undersigned leading military and veteran service and support organizations write in support of the bipartisan Credit for Caring Act (S. 1670/H.R. 3321).

Most of us are, have been, or will be a family caregiver or will need help to live independently. This is an ageless and nonpartisan issue. Family caregivers are all ages, races, and ethnicities and cut across all segments of our population.

Family caregivers are the backbone of services and supports in this country. According to the Rand Corporation, there are 5.5-million military and veteran caregivers in the U.S. These voluntary, uncompensated hidden heroes provide \$14 billion in service for wounded warriors each year. And, military veteran caregivers consistently experience worse health outcomes, greater strains in family relationships, and more workplace problems than non-caregivers – with pre-9/11 caregivers being two times more at risk.

There also is a significant economic impact for caregivers more broadly, as family caregivers throughout our nation provide about \$470 billion annually in unpaid care to their loved ones. They face out-of-pocket expenses to assist their loved ones as well as potential income and retirement savings foregone. An AARP report found that family caregivers spend, on average, nearly 20 percent of their income on caregiving expenses or nearly \$7,000 annually. Their assistance helps save taxpayer dollars by helping to delay or prevent more costly nursing home care and unnecessary hospital stays.

Veteran and military caregiving respondents report higher levels of need for immediate financial assistance when compared to their non-caregiving peers, according to research by Blue Star Families. Furthermore, among respondents reporting at least one immediate financial need, twice as many veteran caregiving families than veteran non-caregiving families said they required immediate financial assistance for medical or dental bills. Some of these bills could be for individuals who need long-term care.

The Credit for Caring Act would create a new, non-refundable federal tax credit of up to \$5,000 that would help eligible working veteran, military, and other caregivers address the financial challenges of caregiving. Eligible working family caregivers caring for loved ones of all ages could receive the credit if the care recipient meets certain functional or cognitive limitations or

other requirements. This tax credit also would help veteran and military caregivers who care for non-dependents or who do not live with the person they are assisting.

And finally, please consider this, most programs offering services to military veteran caregivers are focused only on the care recipient. According to the RAND study championed by the Elizabeth Dole Foundation, only 15% of the programs surveyed support military veteran caregivers as a targeted population.

We believe veteran and military caregivers have earned support as they take on these costs and responsibilities associated with caregiving. We appreciate your bipartisan leadership and look forward to working with you to enact the Credit for Caring Act this year. If you have any questions, please contact Rhonda Richards at r-richards@aarp.org.

Sincerely,

Blue Star Families
Elizabeth Dole Foundation
AARP
American GI Forum of the United States
American Red Cross
Armed Services YMCA
Code of Support Foundation
Cohen Veterans Network
Combined Arms
Easterseals
Easterseals DC MD VA
Exceptional Families of the Military
Fleet Reserve Association
Freedom Learning Group
Headstrong Project
Institute for Veterans and Military Families
MAZON: A Jewish Response to Hunger
Military Child Education Coalition
Military Family Advisory Network
Military Officers Association of America
Military Spouse Advocacy Network
Modern Military Association of America
Nation's Finest
National Math and Science Initiative
Operation Homefront
Partners in PROMISE
Paralyzed Veterans of America
PsychArmor
Psych Hub
RallyPoint
Rosalynn Carter Institute for Caregivers
Team Red, White, and Blue
The Independence Fund
Tragedy Assistance Program for Survivors
Travis Manion Foundation
Vets First, United Spinal Association
Wounded Warrior Project