

May 18, 2021

The Honorable Joni Ernst The Honorable Michael Bennet

U.S. Senate U.S. Senate

730 Hart Senate Office Building 261 Russell Senate Office Building

Washington, DC 20510 Washington, DC 20510

Dear Senators Ernst and Bennet:

The Home Care Association of American (HCAOA) believes the needs of family caregivers should be paramount as we explore U.S. policy. As such, HCAOA strongly supports the bipartisan **“Credit for Caring Act,”** which you are reintroducing today in the Senate, to reduce the burden on these essential caregivers.

This Act allows an eligible caregiver a tax credit of up to $5,000 for the cost of long-term care expenses that exceed $2,000 in a taxable year. The bill defines "eligible caregiver" as an individual who has earned income for the taxable year in excess of $7,500 and pays or incurs expenses for providing care to a spouse or other dependent relative with long-term care needs. The bill defines "qualified expenses" to include respite care, counseling, support groups, training, lost wages, travel costs, and technologies.

As life expectancy increases, the number of seniors is growing much faster than other segments of the population. Today, there are about seven people (family, friends, or others) aged 45-64 to care for each person over the age of 80. By 2050, this caregiver ratio will be less than 3:1.

Seven in 10 Americans over age 65 will need long-term care services during their lifetime, but 90 percent of them want to stay at home as they age. Access to home care services is part of the answer to meet these rapidly growing needs. Supporting family caregivers will go a long way to enabling seniors to age in place staying as independent as possible for as long as possible.

If you would like more information on this matter or have questions, please contact Patrick Cooney at [Patrick@federalgrp.com](mailto:Patrick@federalgrp.com) or by calling (202) 413-2629.

Sincerely,

A picture containing insect

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Vicki M. Hoak

Executive Director