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**Family Caregivers Need Credit**

*New Tax Credit Would Help Families “Age In Place,” Says The Senior Citizens League*

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**(Washington, DC) –**  At age 62, Susan Gross of Barboursville, Virginia, is nearing retirement age, but has no plans to stop working yet. High prescription costs and the need to provide care for a disabled adult son and her 90 - year old mother are other major reasons. With her rheumatoid arthritis medication, Humira, costing $3,900 a month, both Susan and her husband continue to work full time. Susan is dependent on the health insurance coverage available through her husband’s employer to help her afford her medications.

But in addition to health benefits, Susan needs the income from work to help cover the expenses of family caregiving. Her 43 - year old son, Andrew who was diagnosed with cerebral palsy as an infant, and has lived at home with Susan his entire life. Suffering from seizures, a speech disorder and difficulties with walking and moving around safely, Andrew requires daily care. More recently Susan moved her 90 - year old mother in as well. With day care help from one of Susan’s daughters and other family members, Susan has been able to keep her son and mom where they want to be — out of institutions, and at home with family — while she continues to work.

Caregiving, however, is a huge commitment in time and financial resources for the caregiver, who often has to take time off from work, and give up his or her own retirement savings to provide care for others. Although Susan’s mom receives Railroad Retirement benefits and has a small savings to reimburse Susan for expenses, Andrew, who is too disabled to ever have ever worked, is dependent on Medicaid and receives only a modest monthly Social Security disability benefit of just $756. Susan and her husband cover all the rest of Andrew’s expenses — housing, food, uncovered medical expenses, transportation, clothing, and anything else.

“The Senior Citizens League believes that as retirees and disabled people live longer, thousands of older Americans like Susan and her husband are working hard to make ends meet while at the same time providing care and support to aging family members and disabled adult children, says TSCL Chairman Ed Cates. The Senior Citizens League recently endorsed The Credit For Caring Act (H.R. 4708), legislation that would provide a tax credit for caregiving expenses.

Introduced by Reps. Linda Sanchez (CA-38) and Tom Reed (NY-23), the bill would provide up to $3,000 in a family caregiver tax credit. Expenses like groceries, modifications to a home, transportation to a doctors’ visits, or hiring someone to look after an elderly patient or disabled child would qualify for the credit. “A caregiving credit would be a much needed help,” says Susan. “It would benefit me and benefit a lot of other older families that I work with,” she says.

“When family caregivers don’t get the support they need, and few get enough, they are faced with leaving their jobs, taking on significant debt, or moving their loved ones out of their homes and into costly assisted living facilities,” Cates notes. TSCL believes this growing problem must be addressed to enable older and disabled Americans to live with dignity in their homes and communities. TSCL encourages the public to contact Members of Congress and ask elected lawmakers to support the Credit For Caring Act (H.R. 4708). To learn, more visit [www.SeniorsLeague.org](http://www.SeniorsLeague.org).

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*With 1.2 million supporters, The Senior Citizens League is one of the nation’s largest nonpartisan seniors groups. Its mission is to promote and assist members and supporters, to educate and alert senior citizens about their rights and freedoms as U.S. Citizens, and to protect and defend the benefits senior citizens have earned and paid for. The Senior Citizens League is a proud affiliate of The Retired Enlisted Association. Visit* [*www.SeniorsLeague.org*](http://www.SeniorsLeague.org) *for more information.*