



The Honorable Susan Collins
United States Senate
413 Dirksen Senate Office Building
Washington, D.C. 20510

The Honorable Mark Warner
United States Senate
703 Hart Senate Office Building
Washington, D.C. 20510

March 2, 2026

Dear Senators Collins and Warner:

On behalf of the Alzheimer's Association and the Alzheimer's Impact Movement (AIM), including our nationwide networks of advocates, thank you for your continued leadership on issues and legislation important to Americans with Alzheimer's and other dementias, and to their caregivers. The Alzheimer's Association and AIM support the bipartisan Catching Up Family Caregivers Act, which extends eligibility for higher retirement account contribution limits to family caregivers.

Over 7 million people in the United States are living with Alzheimer's, and nearly 12 million Americans provide unpaid care for people with Alzheimer's or other dementias. In 2025, unpaid caregivers provided an estimated more than 19 billion hours of care valued at nearly \$413 billion. As more people are diagnosed with Alzheimer's, the need for caregivers will only grow.

Eighty-three percent of the help provided to older adults in the United States comes from family members, friends or other unpaid caregivers, and nearly half of those caregivers provide help to someone living with Alzheimer's or another dementia. Compared with caregivers of people without dementia, twice as many caregivers of those with dementia indicate substantial emotional, financial and physical difficulties. Additionally, about 25% of dementia caregivers are "sandwich caregivers," meaning that in addition to caring for a family member with dementia they are also caring for at least one child.

The Catching Up Family Caregivers Act would help address the long-term financial impact of caregiving by allowing family caregivers to contribute at higher rates to retirement accounts for additional years. Currently, individuals over age 50 are allowed to contribute more than the standard annual limit, and those ages 60–65 are eligible for even higher contributions. By extending eligibility for these increased contribution limits, this legislation recognizes that many caregivers lose valuable earning and saving years while providing care and provides a meaningful opportunity to rebuild their retirement security.

The Alzheimer's Association and AIM deeply appreciate your continued leadership on behalf of all Americans living with Alzheimer's and other dementias. We look forward to continuing to work with you to advance this bill. If you have questions about this or any other legislation, please contact Agnes Germiller, Associate Director of Congressional Affairs, at aggermiller@alz-aim.org or at 202.638.8662.

Sincerely,

Rachel M. Conant

Rachel Conant
Executive Director, Alzheimer's Impact Movement (AIM)
Senior Vice President, Public Policy, Alzheimer's Association