



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 Improving Retirement Security for Family Caregivers Act, which would allow family caregivers to contribute to a Roth IRA.

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 Improving Retirement Security for Family Caregivers Act would help address the long-term financial impact of caregiving by increasing retirement security for those who step away from or scale back paid employment. By allowing caregivers who provide at least 500 hours of care annually to contribute to a Roth IRA — even if they are working part-time — this legislation recognizes the economic value of caregiving and provides a meaningful pathway to build retirement savings.

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](mailto: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