

Support Family Caregivers in the Neuromuscular Community: Co-Sponsor the *Credit for Caring Act* (S.925/H.R. 2036)

MDA supports the bipartisan *Credit for Caring Act*, which would create a non-refundable tax credit for eligible working family caregivers to offset the high costs of providing care.

Background on Neuromuscular Diseases & Caregiving

- Neuromuscular diseases impact muscle function due to problems with the nerves or muscles. The spectrum of neuromuscular diseases is broad, with some occurring from birth and others later in life. Due to the progressive nature of these diseases, many individuals will require support at some point in their journey.
- While caregiving can be deeply rewarding, financial strain can create challenges.
- According to a 2025 report from the AARP¹:
 - 63 million family caregivers in the U.S. provide about \$600 billion annually in unpaid labor to loved ones, spending, on average, 26% of their income on caregiving expenses each year.

Roughly half of all caregivers report at least one negative financial impact from caregiving, from foregoing savings, incurring debt, to facing housing instability.

Impact on Families Affected by Neuromuscular Diseases

- Many family caregivers in the neuromuscular community pay out of pocket for necessary items and services, including modifications to make homes and vehicles accessible, medical equipment and therapies, and incontinence supplies.
- Financial assistance is the second most common request from the neuromuscular community of MDA's Resource Center to cover expenses not covered by insurance.

About the Credit for Caring Act

The bipartisan bill creates a non-refundable tax credit of up to \$5,000 to offset some costs of caregiving. The amount would be 30% of the qualified expenses incurred by the family caregiver over \$2,000, up to a maximum credit of \$5,000. For example, if a family spent \$5,000 on qualified caregiving expenses, they would qualify for a \$900 tax credit ($\$5,000 - \$2,000 = \$3,000 \times 30\% = \900). Qualified expenses would include common supports for neuromuscular conditions, including assistance, AT, home mods, and transportation.

Congressional Ask: Co-sponsor the *Credit for Caring Act* (S.925/H.R. 2036) to create a non-refundable tax credit of up to \$5,000 to offset some costs of caregiving.

¹ <https://www.aarp.org/pri/topics/ltss/family-caregiving/caregiving-in-the-us-2025/>