# Veteran Caregiver Reeducation, Reemployment, and Retirement Act

(H.R. 2148 / S. 879)

### SUPPORTING EVOLVING NEEDS

#### **Building a Brighter Future for Veteran Caregivers**

ARRIOR

Caregivers play a vital role in supporting our nation's most seriously injured veterans — often at great personal and financial cost. Many leave the workforce, sacrifice long-term earning potential, and face economic hardship with limited support. As their caregiving roles evolve, they deserve meaningful support to regain stability, pursue new goals, and plan for what's next. Congress must act to ensure caregivers have support they need and deserve as their roles shift over time.

## THE ISSUE:

Why Caregivers Need Our Support

- The Department of Veterans Affairs' (VA) Program of Comprehensive Assistance for Family Caregivers (PCAFC) provides financial stipends to post-9/11 caregivers of severely injured veterans.
- Recent changes to PCAFC eligibility have put many caregivers at risk of losing these benefits. While positive changes may come soon, many veterans and caregivers in the program are currently struggling through uncertainty.
- When caregivers leave the program, most benefits end — and many will navigate their next steps without a strong safety net.
- Lost wages, career opportunities, and retirement savings have long-lasting impacts on their financial outlook and quality of life.

### THE SOLUTION:

Advance the Veteran Caregiver Reeducation, Reemployment, and Retirement Act (H.R. 2148 / S. 879)

**Original Sponsors:** Rep. Joseph Morelle (D-NY-25), Sen. Jerry Moran (R-KS)

- **Re-education support:** Covers up to \$1,000 in fees to renew professional licenses or certifications; gives caregivers access to VA training for continuing education credits.
- **Re-employment assistance:** Broadens eligibility for VA employment assistance programs; directs a study on employment barriers and incentives for hiring former caregivers within the VA system.
- Retirement planning: Extends financial planning services to caregivers and commissions a study to explore creating retirement savings options for caregivers.

#### FAST FACTS: CAREGIVING FOR POST-9/11 VETERANS

- ★ Only 52% of post-9/11 caregivers work full-time alongside their caregiving duties. Nearly all (97%) are under age 65, showing many have delayed careers or taken less demanding jobs to provide care.
- Caregiving can come with financial hardship: 36% live below 130% of the federal poverty level, 60% struggle to pay bills, over half have no emergency savings, and 44% lack health insurance.
- ★ By the end of 2024, VA supported more than 89,000 caregivers through the PCAFC program.

#### Caregivers stepped up for our veterans. Now it's time we step up for them.

Wounded Warrior Project calls on Congress to advance the Veteran Caregiver Reeducation, Reemployment, and Retirement Act (H.R. 2148, S. 879) to support our nation's hidden heroes as they move through critical transitions.

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