



Strengthening Social Security and Increasing Benefits

For 89 years Social Security has delivered guaranteed benefits on time and without interruption to millions of Americans. Americans earn their Social Security benefits, contributing to the system with every paycheck.

These benefits are essential to all who rely on them, including seniors, people with disabilities, and families of deceased workers.

Today 73 million Americans – one out of every five households – relies on Social Security's lifetime, guaranteed benefits.

To continue to provide retirement security for current and future generations, it is time to strengthen and expand Social Security and increase benefits. A growing number of people in Congress recognize the need for action and have introduced legislation to keep the Social Security system strong and ensure current and future Americans receive the benefits they earn over a lifetime of work.

Alliance for Retired Americans Position

The Alliance for Retired Americans strongly supports federal legislation that increases Social Security benefits and extends the solvency of the Social Security Trust Fund. We also support legislation and legal action to halt the so-called Department of Government Efficiency (DOGE) efforts to undermine Social Security and the Social Security Administration, and unwarranted access to Americans' personal data and information.

DOGE, which is led by President Trump's billionaire "advisor" Elon Musk, is systematically gutting the Social Security Administration (SSA), under the guise of reducing "waste, fraud and abuse." The agency has announced plans to reduce staff by at least 12% and field offices are being closed. Legislation in Congress to protect SSA operations, staff, and the public is urgently needed to stop these efforts.

We believe the practical and fair way to extend the trust fund's solvency while also increasing benefits is to lift the cap on Social Security payroll taxes above the current \$176,100 and require that high-income Americans pay their fair share of taxes into the system. Moreover, we strongly oppose all efforts by the Trump administration and the DOGE to severely downgrade or outright privatize the Social Security Administration (SSA).

Each of the bills described below would strengthen and protect Social Security and the SSA in important ways.

S. 770, H.R. 1700: The Social Security Expansion Act

This legislation, introduced by Sen. Bernie Sanders (D-VT) and Rep. Val Hoyle (D-OR), expands Social Security and increases benefits by requiring that wealthy Americans pay their fair share.

This legislation extends the solvency of Social Security for 75 years by lifting the cap and subjecting all income above \$250,000 to the Social Security payroll tax.

The bill expands Social Security benefits across the board for current and new beneficiaries, increasing benefits by \$200 per month. Additionally, the Cost-of-Living-Adjustments (COLA) is adjusted to more accurately measure the spending patterns of seniors by adopting the Consumer Price Index for the Elderly (CPI-E).

Moreover, it improves the Special Minimum Benefit for Social Security recipients, restores student benefits up to age 22 for children of disabled or deceased workers, and combines the Disability Insurance Trust Fund with the Old Age and Survivors Trust Fund so that all Americans receive the benefits they have earned.

Social Security 2100, A Sacred Trust Act

Rep. John Larson (D-CT) and Sen. Richard Blumenthal (D-CT) will soon be introducing the Social Security 2100 legislation, which increases benefits for all beneficiaries and requires that wealthy Americans pay their fair share of Social Security taxes. In the 118th Congress, Social Security 2100 sought to lift the payroll cap and subject earnings above \$400,000 to the Social Security payroll tax, and extend the solvency of the Social Security Trust Fund until 2066.

H.R. 1876: The Keeping our Field Offices Open Act

Rep. John Larson (D-CT) introduced the Keeping our Field Offices Open Act, which would place a moratorium on Social Security field office closures for the remainder of President Trump's term. President Trump and his "advisor" Elon Musk are eliminating more than 15% of SSA's workforce and have listed plans on the DOGE website to close 47 field offices throughout the country. This will make it harder for Americans to file claims or get questions about their benefits answered.

H.R. 1877: The Protecting Americans' Social Security Data Act

Rep. John Larson (D-CT) introduced the Protecting Americans' Social Security Data Act, which would stop DOGE's access at SSA, codify existing data privacy protections at SSA into law, and strengthen oversight and penalties for any privacy and disclosure violations of Social Security beneficiaries' personal information.

H.Res 195: A Resolution of Inquiry into DOGE Activity at SSA

Rep. John Larson (D-CT) introduced a Resolution of Inquiry into DOGE Activity at the Social Security Administration. The Resolution would force President Trump to disclose to Congress any and all information about DOGE activity at SSA, the number of calls and visits SSA and field offices have gotten since January 20, 2025 and any plans regarding the closure or consolidation of field offices and reduction in staff at SSA.

H.R. 1950: The Protect Benefits Act

Rep. Mark Pocan (D-WI) introduced the Protect Benefits Act, legislation that protects benefits provided under Social Security, Medicare, and any other programs of benefits administered by the Social Security Administration or the Centers for Medicare and Medicaid Services. The bill aims to prevent Republicans from cutting these programs by raising the vote threshold to two-thirds in both the House and Senate for any legislation that would reduce benefits under either program.

The Social Security Caregivers Credit Act

Sen. Chris Murphy (D-CT) and Rep. Brad Schneider (D-IL) will soon be introducing legislation that allows caregivers to receive a Social Security credit and provides retirement compensation in the form of credits to individuals who left the workforce to care for loved ones. The credit in the legislation is added to an individual's earnings to calculate their future Social Security benefits. To qualify, caregivers must provide care for a minimum of 80 hours per month to a loved one who cannot perform daily activities without assistance.

The Social Security Enhancement and Protection Act

This legislation, which will be introduced soon by Rep. Gwen Moore (D-WI), improves Social Security's ability to protect Americans living in poverty, while also delaying the depletion date for the combined OASDI trust funds by 22 years. It eliminates the cap on Social Security payroll taxes and increases the program's special minimum benefit to better support those who earned low wages throughout their career. It also allows a parent providing unpaid care to a young child to earn credits toward their eventual Social Security benefits.

Additionally, the legislation reinstates benefits for students up to age 26 who are children of retired, deceased, or disabled workers, and increases benefits for all beneficiaries 20 years after retirement.