



Strengthening Social Security and Increasing Benefits

For generations, Social Security has delivered guaranteed benefits on time and without interruption to millions of Americans. Americans have earned their Social Security benefits over a lifetime of work, contributing to the system with every paycheck.

Today, 74 million Americans – one out of every five households – rely on Social Security. To provide retirement security for current and future generations, we must strengthen Social Security and increase benefits.

Alliance for Retired Americans Position

The Alliance for Retired Americans strongly supports federal legislation to increase Social Security benefits and extend the Trust Fund's solvency. We believe that the practical and fair way to accomplish this is to raise the cap on Social Security payroll taxes above the current \$184,500 and require high-income Americans to pay their fair share into the system.

We support eliminating income tax on Social Security benefits so long as it does not lead to steep reductions in the Social Security Trust Fund.

The Alliance supports legislation to require full staffing at the SSA, keeping all current field offices open, and safeguarding Americans' personal data held by the SSA.

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

Increasing Benefits and Extending Program Solvency

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

Introduced by Sen. Bernie Sanders (VT) and Rep. Val Hoyle (OR), this legislation expands and strengthens Social Security by requiring wealthy Americans to pay their fair share. It extends the solvency of the Social Security Trust Fund for 75 years by lifting the payroll tax cap and applying the Social Security payroll tax to income above \$250,000.

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The bill increases benefits for both current and future beneficiaries by \$200 per month and improves the accuracy of annual cost-of-living adjustments by adopting the Consumer Price Index for the Elderly (CPI-E), which better reflects seniors' real expenses. It also strengthens the Special Minimum Benefit, restores student benefits through age 22 for children of disabled or deceased workers, and merges the Disability Insurance and Old-Age and Survivors Trust Funds to ensure all eligible Americans receive the benefits they have earned.

S. 3462: The Safeguarding American Families and Expanding SS (SAFE) Act

Introduced by Senator Brian Schatz (HI), this bill is designed to strengthen and expand Social Security for seniors and families nationwide by increasing benefits by over \$150 per month, updating cost-of-living adjustments to better reflect retirees' expenses, extending the life of the Social Security trust fund by 15 years to 2048, and entirely phasing out the payroll tax wage cap so all Americans contribute equitably. This legislation would boost benefits, enhance long-term solvency, and make the system fairer.

S. 2716, H.R. 2909: You Earned It, You Keep it Act

Introduced by Senator Ruben Gallego (AZ) and Rep. Angie Craig (MN), this bill eliminates all federal income taxes on Social Security benefits for all recipients while extending the solvency of the Social Security Trust Fund by 24 years until 2058. The legislation would be paid for by raising the cap and subjecting all income above \$250,000 to the Social Security payroll tax.

S. 2614, H.R. 4968: The Protecting and Preserving Social Security Act

Introduced by Senator Mazie Hirono (HI) and Rep. Jill Tokuda (HI), this legislation increases benefits and extends the Social Security Trust Fund for 19 years to 2054 by phasing out the cap on Social Security contributions over the next seven years. The bill also adjusts the COLA for older Americans using the Consumer Price Index for the Elderly (CPI-E) rather than the current Consumer Price Index for Urban Wage Earners and Households (CPI-W).

S. 1690, H.R. 3271: The Medicare and Social Security Fair Share Act

Introduced by Senator Sheldon Whitehouse (RI) and Rep. Brendan Boyle (PA), the legislation will extend Social Security's solvency indefinitely. In addition, the bill will extend Medicare by 20 years while also augmenting fairness in the tax system by increasing the share that taxpayers earning over \$400,000 contribute (regardless of the source of their income, since the tax applies to wages, self-employment, and investment income). The bill also requires that taxpayers with incomes above \$400,000 contribute more to Medicare, while closing a legal loophole that favors high earners.

Strengthening the Social Security Administration

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

Rep. John Larson (CT) introduced the Keeping our Field Offices Open Act, which would place a moratorium on Social Security field office closures through 2028.

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

Rep. John Larson (CT) introduced the Protecting Americans' Social Security Data Act, which would stop DOGE's access to 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.

S. 2763: Keep Billionaires out of Social Security

This legislation, introduced by Senator Bernie Sanders (VT), prevents Social Security field offices from shutting down and makes it easier for seniors and people with disabilities to apply for the benefits they have earned over the phone. Moreover, the bill provides the resources the SSA needs to approve earned benefits quickly by increasing administrative funding by \$5 billion to improve customer service, modernize technology, and reduce backlogs. The legislation also calls for an independent investigation into DOGE's actions at SSA.

H. Res. 1059: Resolution of Inquiry

This resolution of inquiry, introduced by Rep. John Larson (CT), is a formal demand from the House of Representatives for official documents. It directs President Trump to provide records related to the Department of Government Efficiency's (DOGE) access to and use of Social Security Administration data, including NUMIDENT, the SSA's master database of personally identifying information. NUMIDENT contains extremely sensitive data linked to Social Security numbers, and there is significant concern that DOGE personnel have improperly accessed, transmitted, or shared this information. The resolution also seeks records on whether DOGE, Elon Musk, or affiliated individuals communicated with non-governmental organizations about analyzing state voter rolls or overturning election results, and whether any SSA data was shared in connection with those efforts.