

119TH CONGRESS
2D SESSION

S. _____

To protect our Social Security system and improve benefits for current and future generations.

IN THE SENATE OF THE UNITED STATES

Mr. BLUMENTHAL (for himself, Ms. SLOTKIN, Mr. LUJÁN, Mr. WHITEHOUSE, and Ms. DUCKWORTH) introduced the following bill; which was read twice and referred to the Committee on _____

A BILL

To protect our Social Security system and improve benefits for current and future generations.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Social Security 2100
5 Act”.

6 **SEC. 2. TABLE OF CONTENTS.**

7 The table of contents for this Act is as follows:

Sec. 1. Short title.

Sec. 2. Table of contents.

TITLE I—STRENGTHENING BENEFITS

Sec. 101. Across-the-board benefit increase.

2

- Sec. 102. More accurate cost-of-living adjustment.
- Sec. 103. Increasing the minimum benefit for long-term low earners.
- Sec. 104. Increasing threshold amounts for inclusion of Social Security benefits in income.
- Sec. 105. Improving benefits for widows and widowers in two-income households.
- Sec. 106. Increasing benefits for beneficiaries after 15 years of eligibility.
- Sec. 107. Providing caregiver credits for Social Security.
- Sec. 108. Eliminating the 5-month waiting period for disability benefits.
- Sec. 109. Establishing a gradual offset for disability beneficiaries with earnings.
- Sec. 110. Extending the child's benefit for post-secondary school students under age 26.
- Sec. 111. Increasing access to benefits for children who live with grandparents or other relatives.
- Sec. 112. Preventing an unintended drop in benefits relating to the application of the National Average Wage Index.
- Sec. 113. Holding SSI, Medicaid, and CHIP beneficiaries harmless.

TITLE II—STRENGTHENING THE TRUST FUND

- Sec. 201. Repeal of limitation on social security wage base for FICA and SECA after 2026.
- Sec. 202. Including earnings over the contribution and benefit base in Social Security benefit formula.
- Sec. 203. Application of Social Security tax to net investment income.
- Sec. 204. Establishing the Social Security Trust Fund.

TITLE III—STRENGTHENING SERVICE DELIVERY

- Sec. 301. Rebuilding Social Security's customer service workforce.
- Sec. 302. Keeping our field offices open.
- Sec. 303. Protecting Americans' Social Security data.
- Sec. 304. Ending wrongful invalidation of social security account numbers.
- Sec. 305. Claws off Social Security.
- Sec. 306. Dual office-holding prohibited.
- Sec. 307. Clarifying the requirement to mail Social Security account statements.
- Sec. 308. Ensuring access to professional representation.

1 **TITLE I—STRENGTHENING**

2 **BENEFITS**

3 **SEC. 101. ACROSS-THE-BOARD BENEFIT INCREASE.**

4 (a) IN GENERAL.—Section 215(a)(1)(A)(i) of the So-

5 cial Security Act (42 U.S.C. 415(a)(1)(A)(i)) is amended

6 by striking “90 percent” and inserting “93 percent”.

7 (b) EFFECTIVE DATE.—

1 (1) IN GENERAL.—The amendments made by
2 this section shall apply with respect to monthly in-
3 surance benefits payable for months in calendar
4 years 2027 through 2036.

5 (2) RECOMPUTATION OF PRIMARY INSURANCE
6 AMOUNTS.—Notwithstanding section 215(f) of the
7 Social Security Act, the Commissioner of Social Se-
8 curity shall recompute primary insurance amounts
9 to the extent necessary—

10 (A) to carry out the amendments made by
11 this section; and

12 (B) and to account for the nonapplication
13 of such amendments after calendar year 2036.

14 (c) RULE OF CONSTRUCTION.—For purposes of ap-
15 plying subparagraphs (A) and (B) of section 215(i)(1) of
16 the Social Security Act in any calendar year, nothing in
17 this section or the amendments made by this section shall
18 be considered a general benefit increase under title II of
19 such Act.

20 **SEC. 102. MORE ACCURATE COST-OF-LIVING ADJUSTMENT.**

21 (a) IN GENERAL.—

22 (1) IN GENERAL.—Section 215(i)(1)(D) of the
23 Social Security Act (42 U.S.C. 415(i)(1)(D)) is
24 amended by striking “Consumer Price Index” and
25 all that follows through “such index” and inserting

1 “Consumer Price Index for Urban Wage Earners
2 and Clerical Workers (CPI–W, as published by the
3 Bureau of Labor Statistics of the Department of
4 Labor) or Consumer Price Index for Elderly Con-
5 sumers (CPI–E, as published by such Bureau)
6 (whichever such index results in the higher percent-
7 age under this subparagraph) exceeds the same such
8 index”.

9 (2) CONFORMING AMENDMENT.—Section
10 215(i)(1)(G) of the Social Security Act (42 U.S.C.
11 415(i)(1)(G)) is amended by inserting “applicable
12 for purposes of subparagraph (D)” after “Consumer
13 Price Index”.

14 (b) APPLICATION TO PRE-1979 LAW.—

15 (1) IN GENERAL.—Section 215(i) of the Social
16 Security Act as in effect in December 1978, and as
17 applied in certain cases under the provisions of such
18 Act as in effect after December 1978, is amended—

19 (A) in paragraph (1)(B), by striking “Con-
20 sumer Price Index” and all that follows through
21 “such Index” and inserting “Consumer Price
22 Index for Urban Wage Earners and Clerical
23 Workers (CPI–W, as published by the Bureau
24 of Labor Statistics of the Department of
25 Labor) or Consumer Price Index for Elderly

1 Consumers (CPI-E, as published by such Bu-
2 reau of such Department) (whichever such
3 index results in the higher per centum under
4 this subparagraph) exceeds, by not less than 3
5 per centum, the same such Index”; and

6 (B) in paragraph (2)—

7 (i) in subparagraph (A)(ii), by strik-
8 ing “Consumer Price Index for such cost-
9 of-living computation quarter” and insert-
10 ing “Consumer Price Index applicable for
11 such year under paragraph (1)(B)”; and

12 (ii) in subparagraph (C)(i), by strik-
13 ing “Consumer Price Index as published
14 for any month exceeds by 2.5 percent or
15 more the level of such index” and inserting
16 “Consumer Price Index for Urban Wage
17 Earners and Clerical Workers or Consumer
18 Price Index for Elderly Consumers as pub-
19 lished for any month exceeds by 2.5 per-
20 cent or more the level of such index”.

21 (2) CONFORMING CHANGES.—Section 215(i)(4)
22 of the Social Security Act (42 U.S.C. 415(i)(4)) is
23 amended by inserting “and by section 102 of the So-
24 cial Security 2100 Act” after “1986”.

1 (c) NO EFFECT ON ADJUSTMENTS UNDER OTHER
2 LAWS.—Section 215(i) of the Social Security Act (42
3 U.S.C. 415(i)) is amended by adding at the end the fol-
4 lowing:

5 “(6) With respect to any provision of law (other than
6 in this title, title VIII, or title XVI) which provides for
7 an adjustment of an amount under such provision of law
8 in the same percentage as a cost-of-living adjustment ap-
9 plied to benefit amounts under this title, such provision
10 of law shall be applied and administered as if the percent-
11 age of such cost-of-living adjustment applied to benefit
12 amounts under this title were determined without regard
13 to the amendments made by subsections (a) and (b) of
14 section 102 of the Social Security 2100 Act.”.

15 (d) PUBLICATION OF CONSUMER PRICE INDEX FOR
16 ELDERLY CONSUMERS.—The Bureau of Labor Statistics
17 of the Department of Labor shall prepare and publish an
18 index for each calendar month to be known as the “Con-
19 sumer Price Index for Elderly Consumers” that indicates
20 changes over time in expenditures for consumption which
21 are typical for individuals in the United States who have
22 attained age 62.

23 (e) TRANSITION RULE.—Prior to the publication of
24 the Consumer Price Index for Elderly Consumers (CPI-
25 E) pursuant to subsection (d), the reference to such index

1 made in each of the amendments made by subsections (a)
2 and (b) shall be deemed to be a reference to the research
3 price index prepared by the Bureau of Labor Statistics
4 of the Department of Labor known as the Consumer Price
5 Index for Americans 62 years of age and older (R-CPI-
6 E).

7 (f) EFFECTIVE DATE.—

8 (1) IN GENERAL.—The amendments made by
9 this section shall apply only to determinations made
10 with respect to cost-of-living computation quarters
11 (as defined in section 215(i)(1)(B) of the Social Se-
12 curity Act (42 U.S.C. 415(i)(1)(B))) ending on De-
13 cember 31 of calendar years 2027 through 2036.

14 (2) NONAPPLICATION AFTER 2036.—

15 (A) COLA REDETERMINATIONS.—For pur-
16 poses of subparagraph (B) and determinations
17 made with respect to cost-of-living computation
18 quarters (as so defined) ending on September
19 30 of any calendar year after 2036, section
20 215(i) of the Social Security Act shall be ap-
21 plied as if the determinations described in para-
22 graph (1) had been made without regard to the
23 amendments made by this section.

24 (B) INCREASES BASED ON COLA DETER-
25 MINATIONS.—Notwithstanding section 215(f) of

1 the Social Security Act, the Commissioner of
2 Social Security shall, for benefits payable under
3 title II for months after December 2036 and
4 for benefits payable under title XVI for months
5 after December 2036, recompute primary insur-
6 ance amounts, dollar amounts adjusted under
7 section 1617, and any other amounts subject to
8 increase on the basis of a determination made
9 with respect to cost-of-living computation quar-
10 ters under section 215(i) of the Social Security
11 Act to the extent necessary to apply the rede-
12 terminations made under subparagraph (A).

13 **SEC. 103. INCREASING THE MINIMUM BENEFIT FOR LONG-**
14 **TERM LOW EARNERS.**

15 (a) IN GENERAL.—Section 215(a)(1) of the Social
16 Security Act (42 U.S.C. 415(a)(1)) is amended—

17 (1) by redesignating subparagraph (D) as sub-
18 paragraph (E); and

19 (2) by inserting after subparagraph (C) the fol-
20 lowing new subparagraph:

21 “(D)(i) Effective with respect to the benefits of indi-
22 viduals who become eligible for old-age insurance benefits
23 or disability insurance benefits (or die before becoming so
24 eligible) after 2026, no primary insurance amount com-

1 puted under subparagraph (A) may be less than the great-
 2 er of—

3 “(I) the minimum monthly amount computed
 4 under subparagraph (C); or

5 “(II) in the case of an individual who has more
 6 than 10 years of work (as defined in clause (iv)(I)),
 7 the alternative minimum amount determined under
 8 clause (ii).

9 “(ii)(I) The alternative minimum amount determined
 10 under this clause is the applicable percentage of $\frac{1}{12}$ of
 11 the annual dollar amount determined under clause (iii) for
 12 the year in which the amount is determined.

13 “(II) For purposes of subclause (I), the applicable
 14 percentage is the percentage specified in connection with
 15 the number of years of work, as set forth in the following
 16 table:

“If the number of years of work is:	The applicable percentage is:
11	6.25 percent
12	12.50 percent
13	18.75 percent
14	25.00 percent
15	31.25 percent
16	37.50 percent
17	43.75 percent
18	50.00 percent
19	56.25 percent
20	62.50 percent
21	68.75 percent
22	75.00 percent
23	81.25 percent
24	87.50 percent
25	93.75 percent
26	100.00 percent
27	106.25 percent

“If the number of years of work is:	The applicable percentage is:
28	112.50 percent
29	118.75 percent
30 or more	125.00 percent.

1 “(iii) The annual dollar amount determined under
2 this clause is—

3 “(I) for calendar year 2027, the poverty guide-
4 line for 2026; and

5 “(II) for any calendar year after 2027, the an-
6 nual dollar amount established for the calendar year
7 preceding such calendar year, or, if larger, the an-
8 nual dollar amount for 2027 multiplied by the ratio
9 of—

10 “(aa) the national average wage index (as
11 defined in section 209(k)(1)) for the second cal-
12 endar year preceding the calendar year for
13 which the determination is made, to

14 “(bb) the national average wage index (as
15 so defined) for 2025.

16 “(iv) For purposes of this subparagraph—

17 “(I) the term ‘year of work’ means, with re-
18 spect to an individual, a year to which 4 quarters of
19 coverage have been credited based on such individ-
20 ual’s wages and self-employment income; and

21 “(II) the term poverty guideline for 2026
22 means the annual poverty guideline for 2026 (as up-
23 dated annually in the Federal Register by the De-

1 partment of Health and Human Services under the
2 authority of section 673(2) of the Omnibus Budget
3 Reconciliation Act of 1981) as applicable to a single
4 individual.”.

5 (b) CONFORMING AMENDMENT.—Section 209(k)(1)
6 of such Act (42 U.S.C. 409(k)(1)) is amended by inserting
7 “215(a)(1)(E),” after “215(a)(1)(D),”.

8 (c) EFFECTIVE DATE.—

9 (1) IN GENERAL.—The amendments made by
10 this section shall apply with respect to monthly in-
11 surance benefits payable for months in calendar
12 years 2027 through 2036.

13 (2) RECOMPUTATION OF PRIMARY INSURANCE
14 AMOUNTS.—Notwithstanding section 215(f) of the
15 Social Security Act, the Commissioner of Social Se-
16 curity shall recompute primary insurance amounts
17 to the extent necessary—

18 (A) to carry out the amendments made by
19 this section; and

20 (B) to account for the nonapplication of
21 such amendments after calendar year 2036.

1 **SEC. 104. INCREASING THRESHOLD AMOUNTS FOR INCLU-**
2 **SION OF SOCIAL SECURITY BENEFITS IN IN-**
3 **COME.**

4 (a) IN GENERAL.—Subsection (a) of section 86 of the
5 Internal Revenue Code of 1986 is amended to read as fol-
6 lows:

7 “(a) IN GENERAL.—Gross income for the taxable
8 year of any taxpayer described in subsection (b) (notwith-
9 standing section 207 of the Social Security Act) includes
10 Social Security benefits in an amount equal to the lesser
11 of—

12 “(1) 85 percent of the Social Security benefits
13 received during the taxable year, or

14 “(2) one-half of the excess described in sub-
15 section (b)(1).”.

16 (b) BASE AMOUNT.—Subsection (c) of section 86 of
17 such Code is amended to read as follows:

18 “(c) BASE AMOUNT.—For purposes of this section,
19 the term ‘base amount’ means—

20 “(1) except as otherwise provided in this para-
21 graph, \$35,000,

22 “(2) \$50,000 in the case of a joint return, and

23 “(3) zero in the case of a taxpayer who—

24 “(A) is married as of the close of the tax-
25 able year (within the meaning of section 7703)

1 but does not file a joint return for such year,
2 and

3 “(B) does not live apart from his spouse at
4 all times during the taxable year.”.

5 (c) TRANSFERS TO TRUST FUNDS.—

6 (1) HOSPITAL INSURANCE TRUST FUND HELD
7 HARMLESS.—Of the total revenue from taxation of
8 social security benefits, there are appropriated to the
9 Federal Hospital Insurance Trust Fund such
10 amounts as would be transferred to such fund under
11 section 121(e) of the Social Security Amendments of
12 1983 (42 U.S.C. 401 note) under section 86 of such
13 Code as such section was in effect on the day before
14 the date of the enactment of this Act, at such times
15 and in such manner as would be provided therein.

16 (2) TRANSFERS TO PAYOR FUNDS.—Of the bal-
17 ance of the total revenue from taxation of social se-
18 curity benefits remaining after appropriations under
19 paragraph (1) have been made, there are appro-
20 priated to each payor fund amounts equivalent to
21 the portion of such balance equal to a fraction—

22 (A) the numerator of which is the amount
23 equivalent to the net revenues received in the
24 Treasury attributable to the application of sec-
25 tions 86 and 871(a)(3) of such Code to pay-

1 ments from such payor fund made in taxable
2 years beginning after December 31, 2026 and
3 before January 1, 2037; and

4 (B) the denominator of which is the total
5 revenue from taxation of social security bene-
6 fits.

7 (3) TRANSFERS.—The amounts appropriated
8 by paragraph (2) to any payor fund shall be trans-
9 ferred from time to time (but not less frequently
10 than quarterly) from the general fund of the Treas-
11 ury on the basis of estimates made by the Secretary
12 of the Treasury of the amounts referred to in such
13 paragraph. Any such quarterly payment shall be
14 made on the first day of such quarter and shall take
15 into account social security benefits estimated to be
16 received during such quarter. Proper adjustments
17 shall be made in the amounts subsequently trans-
18 ferred to the extent prior estimates were in excess
19 of or less than the amounts required to be trans-
20 ferred.

21 (4) DEFINITIONS.—For purposes of this sub-
22 section—

23 (A) TOTAL REVENUE FROM TAXATION OF
24 SOCIAL SECURITY BENEFITS.—The term “total
25 revenue from taxation of social security bene-

fits” means the amount equivalent to the net revenues received in the Treasury attributable to the application of sections 86 and 871(a)(3) of the Internal Revenue Code of 1986 to payments from any payor fund made in taxable years beginning after December 31, 2026, and before January 1, 2037.

(B) PAYOR FUND.—The term “payor fund” means any trust fund or account from which payments of social security benefits are made.

(C) SOCIAL SECURITY BENEFITS.—The term “social security benefits” has the meaning given such term by section 86(d)(1) of the Internal Revenue Code of 1986.

(5) CONFORMING AMENDMENT.—Section 121(e) of the Social Security Amendments of 1983 (42 U.S.C. 401 note) is repealed.

(d) EFFECTIVE DATE.—The amendments made by this section shall apply to taxable years beginning after December 31, 2026, and before January 1, 2037.

SEC. 105. IMPROVING BENEFITS FOR WIDOWS AND WIDOWERS IN TWO-INCOME HOUSEHOLDS.

(a) IN GENERAL.—

(1) WIDOWS.—Section 202(e) of the Social Security Act (42 U.S.C. 402(e)) is amended—

(A) in paragraph (1)—

(i) in subparagraph (B), by inserting “and” at the end;

(ii) in subparagraph (C)(iii), by striking “and” at the end;

(iii) by striking subparagraph (D);

(iv) by redesignating subparagraphs (E) and (F) as subparagraphs (D) and (E), respectively; and

(v) in the flush matter following subparagraph (E)(ii), as so redesignated, by striking “becomes entitled to an old-age insurance benefit” and all that follows through “such deceased individual,”;

(B) by striking subparagraph (A) in paragraph (2) and inserting the following:

“(2)(A) Except as provided in subsection (q) and subparagraph (D) of this paragraph, such widow’s insurance benefit for each month shall be equal to the greater of—

“(i) the primary insurance amount (as determined for purposes of this subsection after

1 application of subparagraphs (B) and (C)) of
2 such deceased individual, or

3 “(ii) subject to paragraph (9), in the case
4 of a fully insured widow, 75 percent of the sum
5 of any old-age or disability insurance benefit for
6 which the widow is entitled for such month and
7 the primary insurance amount (as determined
8 for purposes of this subsection after application
9 of subparagraphs (B) and (C)) of such deceased
10 individual.”;

11 (C) in paragraph (5)—

12 (i) in subparagraph (A), by striking
13 “paragraph (1)(F)” and inserting “para-
14 graph (1)(E)”; and

15 (ii) in subparagraph (B), by striking
16 “paragraph (1)(F)(i)” and inserting
17 “paragraph (1)(E)(i)”; and

18 (D) by adding at the end the following:

19 “(9) For purposes of paragraph (2)(A)(ii), the
20 amount determined under such paragraph shall not
21 exceed the primary insurance amount for such
22 month of a hypothetical individual—

23 “(A) who became entitled to old-age insur-
24 ance benefits upon attaining early retirement
25 age during the month in which the deceased in-

1 dividual referred to in paragraph (1) became
2 entitled to old-age or disability insurance bene-
3 fits, or died (before becoming entitled to such
4 benefits), and

5 “(B) to whom wages and self-employment
6 income were credited in each of such hypo-
7 thetical individual’s elapsed years (within the
8 meaning of section 215(b)(2)(B)(iii)) in an
9 amount equal to the national average wage
10 index (as described in section 209(k)(1)) for
11 each such year.”.

12 (2) WIDOWERS.—Section 202(f) of the Social
13 Security Act (42 U.S.C. 402(f)) is amended—

14 (A) in paragraph (1)—

15 (i) in subparagraph (B), by inserting
16 “and” at the end;

17 (ii) in subparagraph (C)(iii), by strik-
18 ing “and” at the end;

19 (iii) by striking subparagraph (D);

20 (iv) by redesignating subparagraphs
21 (E) and (F) as subparagraphs (D) and
22 (E), respectively; and

23 (v) in the flush matter following sub-
24 paragraph (E)(ii), as so redesignated, by
25 striking “or becomes entitled to an old-age

1 insurance benefit” and all that follows
2 through “such deceased individual,”;

3 (B) by striking subparagraph (A) in para-
4 graph (2) and inserting the following:

5 “(2)(A) Except as provided in subsection (q)
6 and subparagraph (D) of this paragraph, such wid-
7 ower’s insurance benefit for each month shall be
8 equal to the greater of—

9 “(i) the primary insurance amount (as de-
10 termined for purposes of this subsection after
11 application of subparagraphs (B) and (C)) of
12 such deceased individual, or

13 “(ii) subject to paragraph (9), in the case
14 of a fully insured widower, 75 percent of the
15 sum of any old-age or disability insurance ben-
16 efit for which the widower is entitled for such
17 month and the primary insurance amount (as
18 determined for purposes of this subsection after
19 application of subparagraphs (B) and (C)) of
20 such deceased individual.”;

21 (C) in paragraph (5)—

22 (i) in subparagraph (A), by striking
23 “paragraph (1)(F)” and inserting “para-
24 graph (1)(E)”;

1 (ii) in subparagraph (B), by striking
2 “paragraph (1)(F)(i)” and inserting
3 “paragraph (1)(E)(i)”; and
4 (D) by adding at the end the following:

5 “(9) For purposes of paragraph (2)(A)(ii), the
6 amount determined under such paragraph shall not
7 exceed the primary insurance amount for such
8 month of a hypothetical individual—

9 “(A) who became entitled to old-age insur-
10 ance benefits upon attaining early retirement
11 age during the month in which the deceased in-
12 dividual referred to in paragraph (1) became
13 entitled to old-age or disability insurance bene-
14 fits, or died (before becoming entitled to such
15 benefits), and

16 “(B) to whom wages and self-employment
17 income were credited in each of such hypo-
18 thetical individual’s elapsed years (within the
19 meaning of section 215(b)(2)(B)(iii)) in an
20 amount equal to the national average wage
21 index (as described in section 209(k)(1)) for
22 each such year.”.

23 (b) CONFORMING AMENDMENT.—Section 209(k)(1)
24 of the Social Security Act (42 U.S.C. 409(k)(1)), as

1 amended by section 103(c), is further amended by insert-
2 ing “202(e)(9), 202(f)(9),” after “sections”.

3 (c) EFFECTIVE DATE.—The amendments made by
4 this section shall apply with respect to widow’s or wid-
5 ower’s insurance benefits payable for months in calendar
6 years 2027 through 2036.

7 **SEC. 106. INCREASING BENEFITS FOR BENEFICIARIES**
8 **AFTER 15 YEARS OF ELIGIBILITY.**

9 (a) IN GENERAL.—Section 202 of the Social Security
10 Act (42 U.S.C. 402) is amended by adding at the end the
11 following new subsection:

12 “(aa) INCREASE IN BENEFIT AMOUNTS ON ACCOUNT
13 OF LONG-TERM ELIGIBILITY.—(1) In the case of an indi-
14 vidual who is a qualified beneficiary for a calendar year
15 after 2026, the amount of any monthly insurance benefit
16 of such qualified beneficiary under this section or section
17 223 for any month in such calendar year shall be in-
18 creased in accordance with paragraph (3).

19 “(2)(A) For purposes of this subsection, the term
20 ‘qualified beneficiary’ for a calendar year means an indi-
21 vidual in any case in which such calendar year is at least
22 the 16th year beginning after the applicable year of eligi-
23 bility for such individual.

24 “(B) For purposes of this subsection, the applicable
25 year of eligibility for an individual is the year in which

1 the individual on whose wages and self-employment in-
 2 come the monthly insurance benefit is based initially be-
 3 came eligible (or died before becoming eligible) for old-
 4 age insurance benefits under subsection (a) or disability
 5 insurance benefits under section 223.

6 “(3)(A) The increase required under paragraph (1)
 7 with respect to the monthly insurance benefit of an indi-
 8 vidual who is a qualified beneficiary for a calendar year
 9 shall be equal to the applicable percentage (specified for
 10 such benefit in subparagraph (B)) of the full increase
 11 amount for such calendar year (determined under sub-
 12 paragraph (C)).

13 “(B) The applicable percentage specified for a
 14 monthly insurance benefit under this subparagraph for a
 15 calendar year is the percentage specified, in connection
 16 with the year described in the following table, as follows:

“If the year described is:	The applicable percentage is:
the 16th year beginning after the applicable year of eligi- bility	20 percent
the 17th year beginning after the applicable year of eligi- bility	40 percent
the 18th year beginning after the applicable year of eligi- bility	60 percent
the 19th year beginning after the applicable year of eligi- bility	80 percent
the 20th year beginning after the applicable year of eligi- bility or later	100 percent.

17 “(C)(i) Except as provided in clause (ii), the full in-
 18 crease amount determined under this subparagraph for a
 19 calendar year in connection with the monthly insurance

1 benefit of a qualified beneficiary is a dollar amount equal
2 to 5 percent of the primary insurance amount of a puta-
3 tive individual if—

4 “(I) such primary insurance amount were de-
5 termined for January of such calendar year;

6 “(II) on January 1 of the applicable year of eli-
7 gibility for the qualified beneficiary, such putative
8 individual were fully insured, attained retirement
9 age (as defined in section 216(l)(1)) and were other-
10 wise eligible for, and applied for, old-age insurance
11 benefits; and

12 “(III) such putative individual’s average in-
13 dexed monthly earnings taken into account in deter-
14 mining such primary insurance amount were equal
15 to $\frac{1}{12}$ of the national average wage index (as de-
16 fined in section 209(k)(1)) for the second year prior
17 to such applicable year of eligibility.

18 “(ii)(I) In the case of a monthly insurance benefit
19 under subsection (b) or (c), the full increase amount deter-
20 mined under this subparagraph shall be one-half the
21 amount determined under clause (i).

22 “(II) in the case of a monthly insurance benefit under
23 subsection (d), (g), or (h), the full increase amount deter-
24 mined under this subparagraph shall be the percentage of
25 the amount determined under clause (i) equal to the ratio

1 which the amount of such benefit bears to the primary
2 insurance amount (before the application of section
3 203(a)) of the individual on whose wages and self-employ-
4 ment income the monthly insurance benefit is based.

5 “(4) In the case of a qualified beneficiary who is enti-
6 tled to two or more monthly insurance benefits under this
7 title for the same month—

8 “(A) the earliest applicable year of eligibility for
9 such beneficiary with respect to such benefits shall
10 be treated as the applicable year of eligibility for
11 such beneficiary for the purposes of this subsection;
12 and

13 “(B) such beneficiary shall be entitled to an in-
14 crease with respect only to one such benefit.

15 “(5) This subsection shall be applied to monthly in-
16 surance benefits after any increase under subsection (w)
17 and any applicable reductions and deductions under this
18 title.”.

19 (b) CONFORMING AMENDMENTS.—

20 (1) Section 202 of such Act (42 U.S.C. 402),
21 as amended by section 105, is further amended—

22 (A) in the last sentence of subsection (a),
23 by striking “subsection (q) and subsection (w)”
24 and inserting “subsections (q), (w), and (aa)”;

1 (B) in subsection (b)(2), by striking “sub-
2 section (q)” and inserting “subsections (q) and
3 (aa)”;

4 (C) in subsection (c)(2), by striking “sub-
5 section (q)” and inserting “subsections (q) and
6 (aa)”;

7 (D) in subsection (d)(2), by adding at the
8 end the following: “This paragraph shall apply
9 subject to subsection (aa).”;

10 (E) in subsection (e)(2)(A), by striking
11 “subsection (q) and subparagraph (D) of this
12 paragraph” and inserting “subsection (q), sub-
13 section (aa), and subparagraph (D) of this
14 paragraph”;

15 (F) in subsection (f)(2)(A), by striking
16 “subsection (q), and subparagraph (D) of this
17 paragraph” and inserting “subsection (q), sub-
18 section (aa), and subparagraph (D) of this
19 paragraph”;

20 (G) in subsection (g)(2), by striking
21 “Such” and inserting “Except as provided in
22 subsection (aa), such”;

23 (H) in subsection (h)(2)(A), by inserting
24 “and subsection (aa)” after “subparagraphs
25 (B) and (C)”;

(2) Section 223(a)(2) of such Act (42 U.S.C. 423(a)(2)) is amended by striking “section 202(q)” and inserting “sections 202(q) and 202(aa)”.

(3) Section 209(k)(1) of such Act (42 U.S.C.
409(k)(1)) is amended by inserting
“202(aa)(3)(C)(i)(II),” before “203(f)(8)(B)(ii)”.

(c) **EFFECTIVE DATE.**—The amendments made by this section shall apply with respect to monthly insurance benefits payable for months in calendar years 2027 through 2036.

11 SEC. 107. PROVIDING CAREGIVER CREDITS FOR SOCIAL SE-
12 CURITY.

13 (a) IN GENERAL.—Title II of the Social Security Act
14 is amended by adding after section 234 (42 U.S.C. 434)
15 the following new section:

16 “DEEMED WAGES FOR CAREGIVERS OF DEPENDENT
17 RELATIVES

18 “SEC. 235. (a) DEFINITIONS.—For purposes of this
19 section—

“(1)(A) Subject to subparagraph (B), the term ‘qualifying year’ means, in connection with an individual, any calendar year during which such individual was engaged for not less than 960 hours in providing care to a dependent relative without monetary compensation.

1 “(B) The term ‘qualifying year’ does not in-
2 clude any year ending after the date on which such
3 individual attains retirement age (as defined in sec-
4 tion 216(l)).

5 “(2) The term ‘dependent relative’ means, in
6 connection with an individual—

7 “(A) a child, grandchild, niece, or nephew
8 (of such individual or such individual’s spouse
9 or domestic partner), or a child to which the in-
10 dividual or the individual’s spouse or domestic
11 partner is standing in loco parentis, who is
12 under the age of 12; or

13 “(B) a child, grandchild, niece, or nephew
14 (of such individual or such individual’s spouse
15 or domestic partner), a child to which the indi-
16 vidual or the individual’s spouse or domestic
17 partner is standing in loco parentis, a parent,
18 grandparent, sibling, aunt, or uncle (of such in-
19 dividual or his or her spouse or domestic part-
20 ner), or such individual’s spouse or domestic
21 partner, if such child, grandchild, niece, neph-
22 ew, parent, grandparent, sibling, aunt, uncle,
23 spouse, or domestic partner is a chronically de-
24 pendent individual.

1 “(3)(A) The term ‘chronically dependent indi-
2 vidual’ means an individual who—

3 “(i) is dependent on a daily basis on verbal
4 reminding, physical cueing, supervision, or
5 other assistance provided to the individual by
6 another person in the performance of at least
7 two of the activities of daily living (described in
8 subparagraph (B)) or instrumental activities of
9 daily living (described in subparagraph (C));
10 and

11 “(ii) without the assistance described in
12 clause (i), could not perform such activities of
13 daily living or instrumental activities of daily
14 living.

15 “(B) The ‘activities of daily living’ referred to
16 in subparagraph (A) mean basic personal everyday
17 activities, including—

18 “(i) eating;

19 “(ii) bathing;

20 “(iii) dressing;

21 “(iv) toileting; and

22 “(v) transferring in and out of a bed or in
23 and out of a chair.

24 “(C) The ‘instrumental activities of daily living’
25 referred to in subparagraph (A) mean activities re-

1 lated to living independently in the community, in-
2 cluding—

3 “(i) meal planning and preparation;

4 “(ii) managing finances;

5 “(iii) shopping for food, clothing, or other
6 essential items;

7 “(iv) performing essential household
8 chores;

9 “(v) communicating by phone or other
10 form of media; and

11 “(vi) traveling around and participating in
12 the community.

13 “(b) DEEMED WAGES OF CAREGIVER.—(1)(A) For
14 purposes of determining entitlement to and the amount
15 of any monthly benefit for any month after December
16 2026, or entitlement to any lump-sum death payment in
17 the case of a death after such month, payable under this
18 title on the basis of the wages and self-employment income
19 of any individual, including for purposes of determining
20 such individual’s insured status for purposes of sections
21 214, 216(i)(3), and 223(c), such individual shall be
22 deemed to have been paid during each qualifying year (in
23 addition to wages or self-employment income actually paid
24 to or derived by such individual during such year) at an
25 amount per year equal to—

1 “(i) in the case of a qualifying year during
2 which no wages, self-employment income, or earn-
3 ings from noncovered service were actually paid to
4 or derived by such individual, 50 percent of the na-
5 tional average wage index (as defined in section
6 209(k)(1)) for the second calendar year preceding
7 such calendar year; and

8 “(ii) in the case of any other qualifying year,
9 the excess of the amount determined under clause (i)
10 over $\frac{1}{2}$ of the wages, self-employment income, and
11 earnings from noncovered service actually paid to or
12 derived by such individual during such year.

13 “(B) In any case in which there are more than 5
14 qualifying years for an individual, the 5 qualifying years
15 taken into account for purposes of this section shall be
16 the 5 qualifying years (whether or not consecutive) which
17 result in the largest monthly benefits payable under this
18 title on the basis of the wages and self-employment income
19 of the individual for months after December 2026.

20 “(C) For purposes of this paragraph, the term ‘earn-
21 ings from noncovered service’ means earnings for service
22 which did not constitute ‘employment’ as defined in sec-
23 tion 210 for purposes of this title.

24 “(2) Paragraph (1) shall not be applicable in the case
25 of any monthly benefit or lump-sum death payment if a

1 larger such benefit or payment, as the case may be, would
2 be payable without its application.

3 “(3) Any assistance or support services provided to
4 caregivers under section 1720G of title 38, United States
5 Code, shall not be considered wages or self-employment
6 income for the purposes of this section.

7 “(c) RULES AND REGULATIONS.—(1) Not later than
8 1 year after the date of the enactment of this section, the
9 Commissioner of Social Security shall promulgate such
10 regulations as are necessary to carry out this section and
11 to prevent fraud and abuse with respect to the benefits
12 under this section, including regulations establishing pro-
13 cedures for the application and certification requirements
14 described in paragraph (2).

15 “(2) A qualifying year shall not be taken into account
16 under this section with respect to an individual unless—

17 “(A) the individual submits to the Commis-
18 sioner of Social Security an application under this
19 section that includes—

20 “(i) the name and identifying information
21 of the dependent relative with respect to whom
22 the individual was engaged in providing care
23 during such year;

24 “(ii) if the dependent relative is not a child
25 under the age of 12, documentation from the

1 physician of the dependent relative explaining
2 why the dependent relative is a chronically de-
3 pendent individual; and

4 “(iii) such other information as the Com-
5 missioner may require to verify the status of
6 the dependent relative; and

7 “(B) for every qualifying year that occurs after
8 the first qualifying year, the individual certifies, in
9 such form and manner as the Commissioner shall re-
10 quire, that the information provided in the individ-
11 ual’s application under this section has not
12 changed.”.

13 (b) CONFORMING AMENDMENT.—Section 209(k)(1)
14 of such Act (42 U.S.C. 409(k)(1)) is amended—

15 (1) by striking “and” before “230(b)(2)” the
16 first time it appears; and

17 (2) by inserting “and 235(b)(1)(A)(i),” after
18 “1977),”.

19 (c) EFFECTIVE DATE.—The amendments made by
20 this section shall apply with respect to individuals who be-
21 come eligible for monthly insurance benefits (or die before
22 becoming so eligible) in calendar years 2027 through
23 2036, except that this section shall not apply for purposes
24 of determining continuing eligibility or monthly benefit

1 amounts for monthly insurance benefits for any month
2 after calendar year 2036.

3 **SEC. 108. ELIMINATING THE 5-MONTH WAITING PERIOD**
4 **FOR DISABILITY BENEFITS.**

5 (a) IN GENERAL.—Section 223(a) of the Social Secu-
6 rity Act (42 U.S.C. 423(a)) is amended—

7 (1) in paragraph (1), in the matter following
8 subparagraph (E), by striking “(i) for each month”
9 and all that follows through “under such disability,”
10 and inserting “for each month beginning with the
11 first month during all of which the individual is
12 under a disability and in which the individual be-
13 comes entitled to such insurance benefits”; and

14 (2) in paragraph (2)—

15 (A) by striking “as though he had attained
16 age 62” and all that follows through “and as
17 though” and inserting “as though he had at-
18 tained age 62 in the first month for which he
19 becomes entitled to such disability insurance
20 benefits, and as though”; and

21 (B) by striking “in or before the first
22 month referred to in subparagraph (A) or (B)
23 of such sentence, as the case may be,” and in-
24 serting “in or before such month,”.

1 (b) DISABLED SURVIVING SPOUSES.—Section 202 of
2 the Social Security Act (42 U.S.C. 402) is amended—

3 (1) in subsection (e)—

4 (A) in paragraph (1)—

5 (i) in subparagraph (C)(ii)(III), by
6 striking “paragraph (8)” and inserting
7 “paragraph (6)”; and

8 (ii) by striking “beginning with—”
9 and all that follows through “and ending”
10 and inserting “beginning with the first
11 month in which she becomes so entitled to
12 such insurance benefits and ending”; and

13 (B) by striking paragraph (5) and redesign-
14 ating paragraphs (6) through (8) as para-
15 graphs (5) through (7), respectively;

16 (2) in subsection (f)—

17 (A) in paragraph (1)—

18 (i) in subparagraph (C)(ii)(III), by
19 striking “paragraph (8)” and inserting
20 “paragraph (6)”; and

21 (ii) by striking “beginning with—”
22 and all that follows through “and ending”
23 and inserting “beginning with the first
24 month in which he becomes so entitled to
25 such insurance benefits and ending”; and

1 (B) by striking paragraph (5) and redesignig-
2 nating paragraphs (6) through (8) as para-
3 graphs (5) through (7), respectively.

4 (c) EFFECTIVE DATE.—The amendments made by
5 this section shall apply with respect to any individual who
6 becomes entitled to monthly insurance benefits in any case
7 in which the period of disability during which the indi-
8 vidual became so entitled begins in a month in calendar
9 years 2027 through 2036.

10 (d) SPECIAL RULE FOR NONAPPLICATION BEFORE
11 2027.—

12 (1) BEFORE 2027.—In the case of any indi-
13 vidual who would be in a waiting period (as defined
14 in section 223(c)(2) of the Social Security Act) as
15 of January 2027, the last month of such individual's
16 waiting period shall be deemed to be December
17 2026.

18 (2) AFTER 2036.—In the case of an individual
19 who would be in a waiting period (as so defined) as
20 of January 2036 but for the amendments made by
21 this section, such individual's waiting period shall be
22 deemed—

23 (A) to begin with the month of January,
24 2037; and

1 (B) to consist of a number of months equal
2 to the difference of 5 minus the number of
3 months in the applicable period of disability of
4 the individual that elapsed during 2036.

5 **SEC. 109. ESTABLISHING A GRADUAL OFFSET FOR DIS-**
6 **ABILITY BENEFICIARIES WITH EARNINGS.**

7 (a) **ELIMINATION OF TERMINATION OF BENEFITS**
8 **DUE TO WORK ACTIVITY.—**

9 (1) **DATE OF TERMINATION OF DISABILITY**
10 **BENEFITS; ELIMINATION OF EXTENDED PERIOD OF**
11 **ELIGIBILITY.—**Section 223(a)(1) of the Social Secu-
12 rity Act (42 U.S.C. 423(a)(1)) is amended, in the
13 matter following subparagraph (E), by striking “the
14 earlier of” and all that follows through “the 36
15 months following such period of trial work in which
16 he engages or is determined able to engage in sub-
17 stantial gainful activity” and inserting “the third
18 month following the earliest month after the end of
19 such period of trial work with respect to which such
20 individual is determined to no longer be suffering
21 from a disabling physical or mental impairment”.

22 (2) **DATE OF TERMINATION OF CHILD’S BENE-**
23 **FITS.—**Section 202(d)(1)(G)(i) of such Act (42
24 U.S.C. 402(d)(1)(G)(i)) is amended by striking “the
25 earlier of” and all that follows through “substantial

1 gainful activity),” and inserting “the third month
2 following the earliest month after the end of such
3 period of trial work with respect to which such indi-
4 vidual is determined to no longer be suffering from
5 a disabling physical or mental impairment,”.

6 (3) DATE OF TERMINATION OF WIDOW’S AND
7 WIDOWER’S BENEFITS.—Subsections (e)(1) and
8 (f)(1) of section 202 of such Act (42 U.S.C. 402)
9 are each amended, in the matter following subpara-
10 graph (F), by striking “the earlier of” and all that
11 follows through the end of the paragraph and insert-
12 ing “the third month following the earliest month
13 after the end of such period of trial work with re-
14 spect to which such individual is determined to no
15 longer be suffering from a disabling physical or men-
16 tal impairment.”.

17 (4) ELIMINATION OF WORK-RELATED TERMI-
18 NATION OF HOSPITAL INSURANCE BENEFITS.—Sec-
19 tion 226(b) of such Act (42 U.S.C. 426(b)) is
20 amended, in the matter following paragraph (2), by
21 striking “For purposes of this subsection” and all
22 that follows through the end.

23 (5) CONFORMING AMENDMENT RELATED TO
24 EXPEDITED REINSTATEMENT.—Section 223 of such

1 Act (42 U.S.C. 423) is amended by striking sub-
2 section (i).

3 (b) BENEFIT REDUCTION BASED ON EARNINGS DE-
4 RIVED FROM SERVICES.—

5 (1) IN GENERAL.—Section 223(e) of such Act
6 (42 U.S.C. 423(e)) is amended to read as follows:

7 “(e)(1) Any benefit otherwise payable to an individual
8 for a month under subsection (d)(1)(B)(ii), (d)(6)(A)(ii),
9 (d)(6)(B), (e)(1)(B)(ii), or (f)(1)(B)(ii) of section 202 or
10 under subsection (a)(1) of this section shall be reduced
11 by \$1 for each \$2 by which the individual’s earnings de-
12 rived from services for such month exceeds the amount
13 specified in paragraph (2) with respect to such month, ex-
14 cept that—

15 “(A) in the case of an individual who has a pe-
16 riod of trial work (as defined in section 222(c)), no
17 reduction may be applied to any benefit of such indi-
18 vidual under this title for any month prior to the
19 third month after the end of the individual’s period
20 of trial work; and

21 “(B) such benefit may not be reduced below \$0.

22 “(2) The amount specified in this paragraph with re-
23 spect to a month shall be the amount of monthly earnings
24 derived from services established by the Commissioner
25 (under regulations issued pursuant to section

1 223(d)(4)(A)) to represent substantial gainful activity in
2 the case of a blind individual for such month.

3 “(3) In the case of a benefit otherwise payable to an
4 individual for a month under section 202 on the basis of
5 the wages and self-employment income of an individual
6 whose benefit is reduced pursuant to paragraph (1), such
7 benefit shall be reduced for such month by the same pro-
8 portion as the reduction made pursuant to paragraph
9 (1).”.

10 (2) CONFORMING AMENDMENT.—Section
11 223(a)(2) of such Act (42 U.S.C. 423(a)(2)) is
12 amended, in the matter preceding subparagraph (A),
13 by striking “and section 215(b)(2)(A)(ii)” and in-
14 serting “, section 215(b)(2)(A)(ii), and subsection
15 (e) of this section”.

16 (c) TICKET TO WORK EMPLOYMENT NETWORKS.—
17 Section 1148(h)(5) of such Act (42 U.S.C. 1320b-
18 19(h)(5)) is amended by redesignating subparagraph (C)
19 as subparagraph (D) and inserting after subparagraph
20 (B) the following:

21 “(C) The Commissioner may alter require-
22 ments to receive a payment under this section
23 to the extent that the Commissioner determines
24 that altering such requirements is necessary to
25 ensure that sufficient employment networks are

1 available and that each beneficiary receiving
2 services under the Program has reasonable ac-
3 cess to employment services, vocational rehabili-
4 tation services, and other support services.”.

(d) EFFECTIVE DATE.—The amendments made by this section shall apply with respect to months in calendar years 2027 through 2036.

8 SEC. 110. EXTENDING THE CHILD'S BENEFIT FOR POST-
9 SECONDARY SCHOOL STUDENTS UNDER AGE
10 26.

(a) IN GENERAL.—Section 202(d)(1)(B) of the Social Security Act (42 U.S.C. 402(d)(1)(B)) is amended to read as follows:

14 “(B) at the time such application was filed
15 was unmarried and—

16 “(i) had not attained the age of 18,

“(ii) was a full-time elementary or secondary school student and had not attained the age of 22,

“(iii) was a qualifying post-secondary
school student and had not attained the
age of 26, or

“(iv) is under a disability (as defined in section 223(d)) which began before he attained the age of 22, and”.

1 (b) DEFINITION OF QUALIFYING POST-SECONDARY
2 SCHOOL STUDENT.—

3 (1) IN GENERAL.—Section 202(d)(7) of such
4 Act (42 U.S.C. 402(d)(7)) is amended—

5 (A) in subparagraph (A)—

6 (i) by inserting “and a ‘qualifying
7 post-secondary school student’ is an indi-
8 vidual who is in at least half-time attend-
9 ance as a student at a post-secondary edu-
10 cational institution” before “, as deter-
11 mined by the Commissioner”;

12 (ii) by inserting “or a ‘qualifying post-
13 secondary school student’” before “if he is
14 paid by his employer”;

15 (iii) by inserting “or a post-secondary
16 educational institution, as applicable,” be-
17 fore “at the request”;

18 (iv) by inserting “or a ‘qualifying
19 post-secondary school student’” before
20 “for the purpose of this section”; and

21 (v) by inserting “or a qualifying post-
22 secondary school student” before “shall be
23 deemed”; and

24 (B) in subparagraph (B)—

1 (i) by inserting “or a qualifying post-
2 secondary school student” before “during
3 any period”;

4 (ii) by inserting “or, in the case of a
5 qualifying post-secondary school student,
6 any period of nonattendance at a post-sec-
7 ondary educational institution at which the
8 individual has been in at least half-time at-
9 tendance” after “full-time attendance”;
10 and

11 (iii) inserting “or, in the case of a
12 qualifying post-secondary school student,
13 in at least half-time attendance at a post-
14 secondary educational institution” before
15 “immediately following such period” each
16 place it appears.

17 (2) TRANSITION FROM ELEMENTARY OR SEC-
18 ONDARY SCHOOL.—Section 202(d)(7)(B) of such Act
19 (42 U.S.C. 402(d)(7)(B)) is amended by adding at
20 the end the following sentence: “An individual who
21 has been in full-time attendance at an elementary or
22 secondary school shall, during a succeeding period of
23 nonattendance at such school, be deemed to be a
24 qualifying post-secondary school student if (i) such
25 period is 4 calendar months or less, and (ii) the indi-

1 vidual shows to the satisfaction of the Commissioner
2 that he intends to be in at least half-time attendance
3 at a post-secondary educational institution imme-
4 diately following such period.”.

5 (c) DEFINITION OF POST-SECONDARY EDUCATIONAL
6 INSTITUTION.—Section 202(d)(7)(C) of such Act (42
7 U.S.C. 402(d)(7)(C)) is amended by adding at the end the
8 following:

9 “(iii) A ‘post-secondary educational
10 institution’ is an institution described in
11 section 102 of the Higher Education Act
12 of 1965 (20 U.S.C. 1002).”.

13 (d) CONFORMING AMENDMENTS.—

14 (1) Section 202(d)(1)(E) of such Act (42
15 U.S.C. 402(d)(1)(E)) is amended by inserting “or a
16 qualifying post-secondary school student” after “stu-
17 dent”.

18 (2) Section 202(d)(1)(F) of such Act (42
19 U.S.C. 402(d)(1)(F)) is amended by striking “the
20 earlier of—” and all that follows through “the age
21 of 19,” and inserting the following: “the earlier of—

22 “(i) the first month during no part of
23 which the child is a full-time elementary or
24 secondary school student or a qualifying
25 post-secondary school student,

1 “(ii) the month in which the child at-
2 tains the age of 22, but only if the child
3 is not a qualifying post-secondary school
4 student during any part of such month, or
5 “(iii) the month in which the child at-
6 tains the age of 26,”.

7 (3) Section 202(d)(1)(G) of such Act (42
8 U.S.C. 402(d)(1)(G)) is amended by striking “(if
9 later)” and all that follows through the “the age of
10 19,” and inserting the following: “(if later) the ear-
11 lier of—

12 “(i) the first month during no part of
13 which the child is a full-time elementary or
14 secondary school student or a qualifying
15 post-secondary school student,

16 “(ii) the month in which the child at-
17 tains the age of 22, but only if the child
18 is not a qualifying post-secondary school
19 student during any part of such month, or

20 “(iii) the month in which the child at-
21 tains the age of 26,”.

22 (4) Section 202(d)(6)(A) of such Act (42
23 U.S.C. 402(d)(6)(A)) is amended to read as follows:

1 “(A)(i) is a full-time elementary or sec-
2 ondary school student and has not attained the
3 age of 22,

4 “(ii) is a qualifying post-secondary school
5 student and has not attained the age of 26, or

6 “(iii) is under a disability (as defined in
7 section 223(d)) and has not attained the age of
8 22, or”.

9 (5) Section 202(d)(6)(D) of such Act (42
10 U.S.C. 402(d)(6)(D)) is amended to read as follows:

11 “(D) the earlier of—

12 “(i) the first month during no part of
13 which the child is a full-time elementary or
14 secondary school student or a qualifying
15 post-secondary school student,

16 “(ii) the month in which the child at-
17 tains the age of 22, but only if the child
18 is not a qualifying post-secondary school
19 student during any part of such month, or

20 “(iii) the month in which the child at-
21 tains the age of 26,

22 but only if he is not under a disability (as so
23 defined) in such earlier month; or”.

24 (6) Section 202(d)(6)(E) of such Act (42
25 U.S.C. 402(d)(6)(E)) is amended by striking “(if

1 later)” and all that follows to the end and inserting
2 the following: “(if later) the earlier of—

3 “(i) the first month during no part of
4 which the child is a full-time elementary or
5 secondary school student or a qualifying
6 post-secondary school student,

7 “(ii) the month in which the child at-
8 tains the age of 22, but only if the child
9 is not a qualifying post-secondary school
10 student during any part of such month, or

11 “(iii) the month in which the child at-
12 tains the age of 26.”.

13 (7) Section 202(d)(7)(D) of such Act (42
14 U.S.C. 402(d)(7)(D)) is amended—

15 (A) by striking “A child who” and insert-
16 ing “(i) A child who”;

17 (B) by striking “age 19” and inserting
18 “age 22”;

19 (C) by striking “clause (i) of paragraph
20 (1)(B)” and inserting “clause (ii) of paragraph
21 (1)(B)”;

22 (D) by adding at the end the following:

23 “(ii) A child who attains age 26 at a time
24 when he is a qualifying post-secondary school
25 student (as defined in subparagraph (A) of this

1 paragraph and without application of subpara-
2 graph (B) of such paragraph) but has not (at
3 such time) completed the requirements for, or
4 received, a diploma or equivalent certificate
5 from a post-secondary educational institution
6 (as defined in subparagraph (C)(iii)) shall be
7 deemed (for purposes of determining whether
8 his entitlement to benefits under this subsection
9 has terminated under paragraph (1)(F) and for
10 purposes of determining his initial entitlement
11 to such benefits under clause (iii) of paragraph
12 (1)(B)) not to have attained such age until the
13 first day of the first month following the end of
14 the quarter or semester in which he is enrolled
15 at such time (or, if the post-secondary edu-
16 cational institution (as so defined) in which he
17 is enrolled is not operated on a quarter or se-
18 mester system, until the first day of the first
19 month following the completion of the course in
20 which he is so enrolled or until the first day of
21 the third month beginning after such time,
22 whichever first occurs).”.

23 (e) EFFECTIVE DATE.—The amendments made by
24 this section shall apply with respect to child’s insurance
25 benefits payable for months in calendar years 2027

1 through 2036, including for individuals who file applica-
2 tions to begin with any such month, except that such
3 amendments shall not apply for purposes of determining
4 continuing eligibility for child’s insurance benefits for any
5 month after calendar year 2036.

6 **SEC. 111. INCREASING ACCESS TO BENEFITS FOR CHIL-**
7 **DREN WHO LIVE WITH GRANDPARENTS OR**
8 **OTHER RELATIVES.**

9 (a) IN GENERAL.—Title II of the Social Security Act
10 (42 U.S.C. 401 et seq.) is amended—

11 (1) in section 202(d)—

12 (A) in paragraph (1)(C), by inserting “ex-
13 cept as provided in paragraph (9),” before “was
14 dependent”; and

15 (B) by amending paragraph (9) to read as
16 follows:

17 “(9)(A) In the case of a child who is the child of an
18 individual under clause (3) of the first sentence of section
19 216(e) and is not a child of such individual under clause
20 (1) or (2) of such first sentence, the criteria specified in
21 subparagraph (B) shall apply instead of the criteria speci-
22 fied in subparagraph (C) of paragraph (1).

23 “(B) The criteria of this subparagraph are that—

1 “(i) the child has been living with such indi-
2 vidual in the United States for a period of not less
3 than 12 months;

4 “(ii) the child has been receiving not less than
5 $\frac{1}{2}$ of the child’s support from such individual for a
6 period of not less than 12 months; and

7 “(iii) the period during which the child was liv-
8 ing with such individual began before the child at-
9 tained age 18.

10 “(C) In the case of a child who is less than 12 months
11 old, such child shall be deemed to meet the requirements
12 of subparagraph (B) if, on the date the child attains 1
13 year of age, such child has lived with such individual in
14 the United States and received at least $\frac{1}{2}$ of the child’s
15 support from such individual for substantially all of the
16 period which began on the date of such child’s birth.”;
17 and

18 (2) in section 216(e), in the first sentence—

19 (A) by striking “grandchild or
20 stepgrandchild of an individual or his spouse”
21 and inserting “grandchild, stepgrandchild, or
22 other first-degree, second-degree, third-degree,
23 fourth-degree, or fifth-degree relative of an indi-
24 vidual or the individual’s spouse”;

1 (B) by striking “was no natural or adop-
2 tive parent” and inserting “is no living natural
3 or adoptive parent”;

4 (C) by striking “was under a disability”
5 and inserting “is under a disability”;

6 (D) by striking “living at the time” and all
7 that follows through “, or (B)” and inserting “,
8 (B)”;

9 (E) by inserting “, or (C) a court of com-
10 petent jurisdiction has issued an order granting
11 custody of such person to the individual or the
12 individual’s spouse” before the first period.

13 (b) CONFORMING AMENDMENTS.—Section 202(d)(1)
14 of the Social Security Act (42 U.S.C. 402(d)(1)) is amend-
15 ed—

16 (1) by striking “subparagraphs (A), (B), and
17 (C)” and inserting “subparagraphs (A), (B), and
18 subparagraph (C) or paragraph (9) (as applicable)”;
19 and

20 (2) by striking “subparagraphs (B) and (C)”
21 and inserting “subparagraphs (B) and (C) or para-
22 graph (9) (as applicable)”.

23 (c) EFFECTIVE DATE.—The amendments made by
24 this section shall apply with respect to monthly insurance
25 benefits payable for months in calendar years 2027

1 through 2036, including for individuals who file applica-
2 tions for such benefits to begin with any such month, ex-
3 cept that such amendments shall not apply for purposes
4 of determining continuing eligibility for monthly insurance
5 benefits for any month after calendar year 2036.

6 **SEC. 112. PREVENTING AN UNINTENDED DROP IN BENE-**
7 **FITS RELATING TO THE APPLICATION OF**
8 **THE NATIONAL AVERAGE WAGE INDEX.**

9 (a) MODIFICATIONS RELATED TO COMPUTATION OF
10 PRIMARY INSURANCE AMOUNT.—Section 215 of the So-
11 cial Security Act (42 U.S.C. 415) is amended—

12 (1) in subsection (a)(1)(B)(ii)—

13 (A) in subclause (I)—

14 (i) by striking “the national” and in-
15 serting “(aa) the national”; and

16 (ii) by striking “, by” at the end and
17 inserting “; or”; and

18 (B) by adding at the end of subclause (I)

19 the following:

20 “(bb) if higher (and if such second
21 calendar year is after 2026), the highest
22 national average wage index (as so de-
23 fined) for any calendar year before such
24 second calendar year, by”; and

25 (2) in subsection (b)(3)(A)(ii)—

1 (A) in subclause (I)—

2 (i) by striking “the national” and in-
3 serting “(aa) the national”; and

4 (ii) by striking “, by” at the end and
5 inserting “; or”; and

6 (B) by adding at the end of subclause (I)
7 the following:

8 “(bb) if higher (and if such second
9 calendar year is after 2026), the highest
10 national average wage index (as so de-
11 fined) for any calendar year before such
12 second calendar year, by”.

13 (b) MODIFICATION RELATED TO REDUCTION OF
14 BENEFITS BASED ON DISABILITY.—Section
15 224(f)(2)(B)(i) of such Act (42 U.S.C. 424(f)(2)(B)(i)) is
16 amended by inserting “(or if higher (and if such calendar
17 year is after 2026), the highest national average wage
18 index (as so defined) for any calendar year before such
19 calendar year)” after “made”.

20 **SEC. 113. HOLDING SSI, MEDICAID, AND CHIP BENE-**
21 **FICIARIES HARMLESS.**

22 (a) SSI, MEDICAID, AND CHIP DETERMINATIONS.—
23 For purposes of determining the income of an individual
24 to establish eligibility for, and the amount of, benefits pay-
25 able under title XVI of the Social Security Act, eligibility

1 for medical assistance under a State plan under title XIX
2 (or a waiver of such a plan), or eligibility for child health
3 assistance under a State child health plan under title XXI
4 (or a waiver of such a plan), the amount of any benefit
5 to which the individual is entitled under title II of such
6 Act shall be deemed not to exceed the amount of the ben-
7 efit that would have been determined for such individual
8 under such title if the amendments made by title I of this
9 Act had not been made.

10 (b) CONFORMING CHANGE REGARDING CERTAIN RE-
11 ENTITLEMENTS.—For purposes of determining the pri-
12 mary insurance amount under section 215(a)(2)(C) of the
13 Social Security Act (42 U.S.C. 415(a)(2)(C)) for months
14 after December 2036, the amount of any primary insur-
15 ance benefit to which the individual was entitled for
16 months in calendar years 2027 through 2036 under title
17 II of such Act (42 U.S.C. 201 et seq.) shall be deemed
18 to not exceed the primary insurance amounts that would
19 have been determined for such months without regard to
20 the amendments made by this Act.

1 **TITLE II—STRENGTHENING THE**
2 **TRUST FUND**

3 **SEC. 201. REPEAL OF LIMITATION ON SOCIAL SECURITY**
4 **WAGE BASE FOR FICA AND SECA AFTER 2026.**

5 (a) REPEAL OF LIMITATION ON SOCIAL SECURITY
6 WAGE BASE FOR FICA.—

7 (1) AMENDMENTS TO THE INTERNAL REVENUE
8 CODE OF 1986.—

9 (A) REPEAL OF PRESENT LAW LIMITA-
10 TION.—Section 3121(a) of the Internal Revenue
11 Code of 1986 is amended by striking paragraph
12 (1).

13 (B) APPLICATION TO RAILROAD RETIRE-
14 MENT.—Section 3231(e)(2)(A)(i) of such Code
15 is amended by striking “The term” and insert-
16 ing “Except in the case of so much of the taxes
17 imposed by sections 3201(a), 3211(a), and
18 3221(a) as are determined by reference to the
19 rate in effect under section 3101(a) or 3111(a),
20 the term”.

21 (C) CONFORMING AMENDMENTS.—

22 (i) Section 51(h)(1)(A) of such Code
23 is amended by inserting “(determined as if
24 section 3121(a)(1) had not been repealed

1 by the Social Security 2100 Act)” after
2 “contribution and benefit base”.

3 (ii) Section 3121(s) of such Code is
4 amended by striking “3102, 3111, and
5 3121(a)(1)” and inserting “3102 and
6 3111”.

7 (iii) Section 3122 of such Code is
8 amended by striking “The person making
9 such return may, for convenience of ad-
10 ministration, make payments of the tax
11 imposed under section 3111 with respect
12 to such service without regard to the con-
13 tribution and benefit base limitation in sec-
14 tion 3121(a)(1), and he shall not be re-
15 quired to obtain a refund of the tax paid
16 under section 3111 on that part of the re-
17 munerations not included in wages by rea-
18 son of section 3121(a)(1).”.

19 (iv) Subsections (a), (b), (c), and (d)
20 of section 3125 of such Code are each
21 amended by striking the last sentence.

22 (v) Section 3231(e)(2)(C) of such
23 Code is amended by inserting “(as in effect
24 on the date of the enactment of the Social
25 Security 2100 Act)” after “employers”).

1 (vi) Section 3511(b) of such Code is
2 amended by striking “3121(a)(1),
3 3231(e)(2)(C),” and inserting
4 “3231(e)(2)(C)”.

5 (vii) Section 6413(c) of the Internal
6 Revenue Code of 1986 is amended—

7 (I) by striking paragraph (1),
8 and

9 (II) in paragraph (2)(A) by strik-
10 ing “, not to exceed an amount equal
11 to the contribution and benefit base
12 (as determined under section 230 of
13 the Social Security Act) for any cal-
14 endar year with respect to which such
15 contribution and benefit base is effec-
16 tive,”.

17 (2) AMENDMENT TO THE SOCIAL SECURITY ACT
18 WITH RESPECT TO THE CONTRIBUTION AND BEN-
19 EFIT BASE.—

20 (A) WAGES.—Section 209(a)(1) of the So-
21 cial Security Act (42 U.S.C. 409(a)(1)) is
22 amended in subparagraph (I), by striking
23 “after 1974” and inserting “after 1974 and
24 prior to 2027”.

1 (B) SELF-EMPLOYMENT INCOME.—Section
2 211(b)(1)(I) of the Social Security Act (42
3 U.S.C. 411(b)(1)(I)) is amended by striking
4 “For any taxable year beginning in any cal-
5 endar year after 1974” and inserting “For any
6 taxable year beginning after 1974 and prior to
7 2026”.

8 (b) REPEAL OF LIMITATION ON SOCIAL SECURITY
9 WAGE BASE FOR SECA AFTER 2026.—

10 (1) AMENDMENTS TO INTERNAL REVENUE
11 CODE OF 1986.—

12 (A) IN GENERAL.—Section 1402(b) of the
13 Internal Revenue Code of 1986 is amended by
14 striking “not include—” and all that follows
15 through “3211.” and inserting “not include the
16 net earnings from self-employment, if such net
17 earnings for the taxable year are less than
18 \$400.”.

19 (B) CONFORMING AMENDMENTS.—

20 (i) The last sentence of section
21 1402(b) of such Code is amended by strik-
22 ing “paragraph (2)” and inserting “this
23 subsection”.

1 (ii) Section 1402(j)(2)(A) of such
2 Code is amended by striking all that pre-
3 cedes “shall be applied” and inserting:

4 “(A) SEPARATE APPLICATION OF DE MINI-
5 MIS RULE.—Subsection (b)”.

6 (iii) Section 1402(j)(2)(B) of such
7 Code is amended by striking “paragraph
8 (2) of subsection (b)” and inserting “sub-
9 section (b)”.

10 (2) AMENDMENT TO THE SOCIAL SECURITY
11 ACT.—

12 (A) IN GENERAL.—Section 211(b) of the
13 Social Security Act (42 U.S.C. 411(b)), as
14 amended by subsection (a)(2), is amended to
15 read as follows:

16 “(b) SELF-EMPLOYMENT INCOME.—

17 “(1) IN GENERAL.—Subject to paragraph (2),
18 the term ‘self-employment income’ means the net
19 earnings from self-employment derived by an indi-
20 vidual, except that such term shall not include net
21 earnings from self-employment if such net earnings
22 for the taxable year are less than \$400.

23 “(2) DEFINITION AND SPECIAL RULES.—

24 “(A) NONRESIDENT ALIENS.—A non-
25 resident alien individual shall not be treated as

1 an individual for purposes of paragraph (1), ex-
2 cept as provided by an agreement under section
3 233. An individual who is not a citizen of the
4 United States but who is a resident of the Com-
5 monwealth of Puerto Rico, the Virgin Islands,
6 Guam, or American Samoa shall not, for pur-
7 poses of this subsection, be considered to be a
8 nonresident alien individual.

9 “(B) CHURCH EMPLOYEE.—In the case of
10 church employee income, the special rules of
11 subsection (i)(2) shall apply for purposes of
12 paragraph (1).”.

13 (B) CONFORMING AMENDMENT.—Section
14 211(i)(2) of the Social Security Act (42 U.S.C.
15 411(i)(2)) is amended by striking “(b)(2)” and
16 inserting “(b)(1)” each place it appears.

17 (c) CONFORMING CHANGE TO NATIONAL AVERAGE
18 WAGE INDEX.—Section 209(k) of the Social Security Act
19 (42 U.S.C. 409(k)) is amended—

20 (1) in paragraph (1), by inserting “and to para-
21 graph (4)” after “paragraph (2)”; and

22 (2) by adding at the end the following:

23 “(4) For each calendar year after 2026, the na-
24 tional average wage index as defined in this section
25 for such calendar year shall be deemed to be the na-

1 tional average wage index determined under the pre-
2 ceding paragraphs of this section increased by the
3 following percentage:

4 “(A) For calendar years 2027 through
5 2032, 0.5 percent.

6 “(B) For calendar years 2033 through
7 2038, 0.6 percent.

8 “(C) For calendar years 2039 through
9 2044, 0.7 percent.

10 “(D) For calendar years 2045 through
11 2048, 0.8 percent.

12 “(E) For calendar years after 2048, 0.9
13 percent.”.

14 (d) EFFECTIVE DATES.—

15 (1) IN GENERAL.—The amendments made by
16 subsection (a) shall apply to remuneration paid in
17 calendar years after 2026.

18 (2) SELF-EMPLOYMENT INCOME.—The amend-
19 ments made by subsection (b) shall apply to net
20 earnings from self-employment derived in taxable
21 years beginning after December 31, 2026.

1 **SEC. 202. INCLUDING EARNINGS OVER THE CONTRIBUTION**
2 **AND BENEFIT BASE IN SOCIAL SECURITY**
3 **BENEFIT FORMULA.**

4 (a) INCLUSION OF EARNINGS OVER THE CONTRIBU-
5 TION AND BENEFIT BASE.—Section 215(a)(1)(A) of the
6 Social Security Act (42 U.S.C. 415(a)(1)(A)) is amend-
7 ed—

8 (1) in clause (ii), by striking “and” at the end;

9 (2) in clause (iii), by striking the comma at the
10 end and inserting “but do not exceed one-twelfth of
11 the contribution and benefit base determined for the
12 applicable year under section 230”; and

13 (3) by inserting after clause (iii) the following:

14 “(iv) 1 percent of the individual’s averaged in-
15 dexed monthly earnings to the extent that such
16 earnings exceed one-twelfth of the contribution and
17 benefit base determined for the applicable year
18 under section 230.”.

19 (b) CONFORMING AMENDMENTS.—Section 215(e)(1)
20 of the Social Security Act (42 U.S.C. 201 et seq.) is
21 amended by inserting “and before 2027” after “after
22 1974”.

23 (c) EFFECTIVE DATE.—The amendments made by
24 this section shall apply with respect to remuneration paid
25 in calendar years after 2026 and to net earnings from self-

1 employment derived in taxable years beginning after De-
2 cember 31, 2026.

3 **SEC. 203. APPLICATION OF SOCIAL SECURITY TAX TO NET**
4 **INVESTMENT INCOME.**

5 (a) IN GENERAL.—Section 1411(a)(1) of the Internal
6 Revenue Code of 1986 is amended by striking “3.8 per-
7 cent” and all that follows and inserting “the sum of—

8 “(A) 3.8 percent of the lesser of—

9 “(i) net investment income for such
10 taxable year, or

11 “(ii) the excess (if any) of—

12 “(I) the modified adjusted gross
13 income for such taxable year, over

14 “(II) the medicare contribution
15 threshold amount, plus

16 “(B) 12.4 percent of the lesser of—

17 “(i) net investment income for such
18 taxable year, or

19 “(ii) the excess (if any) of—

20 “(I) the modified adjusted gross
21 income for such taxable year, over

22 “(II) the social security contribu-
23 tion threshold amount.”.

1 (b) APPLICATION TO ESTATES AND TRUSTS.—Sec-
2 tion 1411(a)(2) of such Code is amended by striking “3.8
3 percent” and all that follows and inserting “the sum of—

4 “(A) 3.8 percent of the lesser of—

5 “(i) the undistributed net investment
6 income for such taxable year, or

7 “(ii) the excess (if any) of—

8 “(I) the adjusted gross income
9 (as defined in section 67(e)) for such
10 taxable year, over

11 “(II) the dollar amount at which
12 the highest tax bracket in section 1(e)
13 begins for such taxable year, plus

14 “(B) 12.4 percent of the lesser of—

15 “(i) the amount described in subpara-
16 graph (A)(i), or

17 “(ii) the excess described in subpara-
18 graph (A)(ii).”.

19 (c) THRESHOLD AMOUNTS.—Section 1411(b) of such
20 Code is amended to read as follows:

21 “(b) THRESHOLD AMOUNTS.—For purposes of this
22 section—

23 “(1) MEDICARE CONTRIBUTION THRESHOLD
24 AMOUNT.—The term ‘medicare contribution thresh-
25 old amount’ means—

1 “(A) in the case of a taxpayer making a
2 joint return under section 6013 or a surviving
3 spouse (as defined in section 2(a)), \$250,000,

4 “(B) in the case of a married taxpayer (as
5 defined in section 7703) filing a separate re-
6 turn, $\frac{1}{2}$ of the dollar amount determined under
7 subparagraph (A), and

8 “(C) in any other case, \$200,000.

9 “(2) SOCIAL SECURITY CONTRIBUTION
10 THRESHOLD AMOUNT.—The term ‘social security
11 contribution threshold amount’ means \$400,000.”.

12 (d) CLERICAL AMENDMENT.—The heading of chap-
13 ter 2A of such Code (and the item relating to such chapter
14 in the table of chapters for subtitle A of chapter 1 of such
15 Code) are each amended by striking “medicare contribu-
16 tion” and inserting “contributions”.

17 (e) EFFECTIVE DATE.—The amendments made by
18 this section shall apply to taxable years beginning after
19 December 31, 2026.

20 **SEC. 204. ESTABLISHING THE SOCIAL SECURITY TRUST**
21 **FUND.**

22 (a) IN GENERAL.—Section 201(a) of the Social Secu-
23 rity Act (42 U.S.C. 401(a)) is amended to read as follows:

24 “(a) There is hereby created on the books of the
25 Treasury of the United States a trust fund to be known

1 as the ‘Social Security Trust Fund’. The Social Security
2 Trust Fund shall consist of the securities held by the Sec-
3 retary of the Treasury for the Federal Old-Age and Sur-
4 vivors Insurance Trust Fund and the Federal Disability
5 Insurance Trust Fund and the amount standing to the
6 credit of the Federal Old-Age and Survivors Insurance
7 Trust Fund and the Federal Disability Insurance Trust
8 Fund on the books of the Treasury on January 1 of the
9 first calendar year beginning after the date of the enact-
10 ment of section 203 of the Social Security 2100 Act, which
11 securities and amount the Secretary of the Treasury is
12 authorized and directed to transfer to the Social Security
13 Trust Fund, and, in addition, such gifts and bequests as
14 may be made as provided in subsection (i)(1), and such
15 amounts as may be appropriated to, or deposited in, the
16 Social Security Trust Fund as hereinafter provided. There
17 is hereby appropriated to the Social Security Trust Fund
18 for the first fiscal year that begins after date of the enact-
19 ment of section 203 of the Social Security 2100 Act, and
20 for each fiscal year thereafter, out of any moneys in the
21 Treasury not otherwise appropriated, amounts equivalent
22 to 100 percent of—

23 “(1) the taxes imposed by chapter 21 (other
24 than sections 3101(b) and 3111(b)) of the Internal
25 Revenue Code of 1986 with respect to wages (as de-

1 fined in section 3121 of such Code) reported to the
2 Secretary of the Treasury pursuant to subtitle F of
3 the Internal Revenue Code of 1986, as determined
4 by the Secretary of the Treasury by applying the ap-
5 plicable rates of tax under such chapter (other than
6 sections 3101(b) and 3111(b)) to such wages, which
7 wages shall be certified by the Commissioner of So-
8 cial Security on the basis of the records of wages es-
9 tablished and maintained by such Commissioner in
10 accordance with such reports;

11 “(2) the taxes imposed by chapter 2 (other than
12 section 1401(b)) of the Internal Revenue Code of
13 1986 with respect to self-employment income (as de-
14 fined in section 1402 of such Code) reported to the
15 Secretary of the Treasury on tax returns under sub-
16 title F of such Code, as determined by the Secretary
17 of the Treasury by applying the applicable rate of
18 tax under such chapter (other than section 1401(b))
19 to such self-employment income, which self-employ-
20 ment income shall be certified by the Commissioner
21 of Social Security on the basis of the records of self-
22 employment income established and maintained by
23 the Commissioner of Social Security in accordance
24 with such returns; and

1 “(3) the taxes imposed by paragraph (1)(B)
2 and (2)(B) of section 1411(a) of the Internal Rev-
3 enue Code of 1986.

4 The amounts appropriated by paragraphs (1), (2), and (3)
5 shall be transferred from time to time from the general
6 fund in the Treasury to the Social Security Trust Fund,
7 such amounts to be determined on the basis of estimates
8 by the Secretary of the Treasury of the taxes, specified
9 in paragraphs (1), (2), and (3), paid to or deposited into
10 the Treasury; and proper adjustments shall be made in
11 amounts subsequently transferred to the extent prior esti-
12 mates were in excess of or were less than the taxes speci-
13 fied in such paragraphs (1), (2), and (3). All amounts
14 transferred to the Social Security Trust Fund under the
15 preceding sentence shall be invested by the Managing
16 Trustee in the same manner and to the same extent as
17 the other assets of the Trust Fund. Notwithstanding the
18 preceding sentence, in any case in which the Secretary of
19 the Treasury determines that the assets of the Trust Fund
20 would otherwise be inadequate to meet the Trust Fund’s
21 obligations for any month, the Secretary of the Treasury
22 shall transfer to the Trust Fund on the first day of such
23 month the total amount which would have been trans-
24 ferred to the Trust Fund under this section as in effect
25 on October 1, 1990; and the Trust Fund shall pay interest

1 to the general fund on the amount so transferred on the
2 first day of any month at a rate (calculated on a daily
3 basis, and applied against the difference between the
4 amount so transferred on such first day and the amount
5 which would have been transferred to the Trust Fund up
6 to that day under the procedures in effect on January 1,
7 1983) equal to the rate earned by the investments of the
8 Trust Fund in the same month under subsection (d).”.

9 (b) REQUIRED ACTUARIAL ANALYSIS.—Section
10 201(c) of the Social Security Act (42 U.S.C. 401(c)) is
11 amended by striking the fourth sentence in the matter fol-
12 lowing paragraph (5) and inserting the following: “Such
13 report shall also include actuarial analysis of the benefit
14 cost with respect to disabled beneficiaries and their auxil-
15 iaries, to retired beneficiaries and their auxiliaries, and to
16 survivor beneficiaries.”.

17 (c) BOARD OF TRUSTEES.—

18 (1) BOARD OF TRUSTEES OF SOCIAL SECURITY
19 TRUST FUND.—Section 201(c) of the Social Security
20 Act (42 U.S.C. 401(c)), as amended by subsection
21 (b) of this section, is further amended in the matter
22 preceding paragraph (1) by striking “the Federal
23 Old-Age and Survivors Insurance Trust Fund and
24 the Federal Disability Insurance Trust Fund (here-
25 inafter in this title called the ‘Trust Funds’)” and

1 inserting “the Social Security Trust Fund (in this
2 title referred to as the ‘Trust Fund’)”.

3 (2) CONTINUITY OF BOARD OF TRUSTEES.—

4 The Board of Trustees of the Social Security Trust
5 Fund created by the amendment made by subsection
6 (a) shall be a continuous body with the Board of
7 Trustees of the Federal Old-Age and Survivors In-
8 surance Trust Fund and the Federal Disability In-
9 surance Trust Fund in operation prior to the effec-
10 tive date of such amendment. Individuals serving as
11 members of the Board of Trustees of the Federal
12 Old-Age and Survivors Insurance Trust Fund and
13 the Federal Disability Insurance Trust Fund as of
14 the effective date of such amendment shall serve the
15 remainder of their term as members of the Board of
16 Trustees of the Social Security Trust Fund.

17 (d) CONFORMING AMENDMENTS RELATED TO SO-
18 CIAL SECURITY TRUST FUND.—

19 (1) AMENDMENT TO SECTION HEADING.—The
20 section heading for section 201 of the Social Secu-
21 rity Act (42 U.S.C. 401) is amended to read as fol-
22 lows: “SOCIAL SECURITY TRUST FUND”.

23 (2) BOARD OF TRUSTEES.—Section 201(c) of
24 such Act (42 U.S.C. 401(c)), as amended by sub-
25 sections (b) and (c)(1), is further amended—

1 (A) in the matter preceding paragraph (1),
2 by striking “Board of Trustees of the Trust
3 Funds” and inserting “Board of Trustees of
4 the Trust Fund”;

5 (B) in paragraph (1), by striking “Trust
6 Funds” and inserting “Trust Fund”;

7 (C) in paragraph (2)—

8 (i) by striking “Trust Funds” and in-
9 serting “Trust Fund”; and

10 (ii) by striking “their” and inserting
11 “its”;

12 (D) in paragraph (3), by striking “either
13 of the Trust Funds” and inserting “the Trust
14 Fund”;

15 (E) in paragraph (5)—

16 (i) by striking “managing the Trust
17 Funds” and inserting “managing the
18 Trust Fund”; and

19 (ii) by striking “Trust Funds are”
20 and inserting “Trust Fund is”;

21 (F) in the matter following paragraph (5),
22 by striking “Trust Funds” each place it ap-
23 pears and inserting “Trust Fund”; and

24 (G) in the second sentence in the matter
25 following paragraph (5), by striking “whether

1 the Federal Old-Age and Survivors Insurance
2 Trust Fund and the Federal Disability Insur-
3 ance Trust Fund, individually and collectively,
4 are” and inserting “whether the Social Security
5 Trust Fund is”.

6 (3) INVESTMENTS.—Section 201 of such Act
7 (42 U.S.C. 401) is amended in subsections (d) and
8 (e) by striking “Trust Funds” each place it appears
9 and inserting “Trust Fund”.

10 (4) CREDITING OF INTEREST AND PROCEEDS
11 TO TRUST FUNDS.—Section 201(f) of such Act (42
12 U.S.C. 401(f)) is amended—

13 (A) by striking “the Federal Old-Age and
14 Survivors Insurance Trust Fund and the Fed-
15 eral Disability Insurance Trust Fund shall be
16 credited to and form a part of the Federal Old-
17 Age and Survivors Insurance Trust Fund and
18 the Disability Insurance Trust Fund, respec-
19 tively” and inserting “the Social Security Trust
20 Fund shall be credited to and form a part of
21 the Social Security Trust Fund”;

22 (B) by striking “either of the Trust
23 Funds” and inserting “the Trust Fund”; and

24 (C) by striking “such Trust Fund” and in-
25 serting “the Trust Fund”.

1 (5) ADMINISTRATIVE COSTS.—Section 201(g) of
2 such Act (42 U.S.C. 401(g)) is amended—

3 (A) in paragraph (1)—

4 (i) in subparagraph (A), by striking
5 “Of the amounts authorized to be made
6 available out of the Federal Old-Age and
7 Survivors Insurance Trust Fund and the
8 Federal Disability Insurance Trust Fund
9 under the preceding sentence” and all that
10 follows through “(Public Law 103–296).”;
11 and

12 (ii) in subparagraph (B)(i)—

13 (I) by striking subclauses (II)
14 and (III) and inserting the following:

15 “(II) the portion of such costs which
16 should have been borne by the Social Security
17 Trust Fund,”; and

18 (II) by redesignating subclauses
19 (IV) and (V) as subclauses (III) and
20 (IV), respectively;

21 (B) in paragraph (2)—

22 (i) by striking “Trust Funds” and in-
23 serting “Trust Fund”; and

24 (ii) by striking the last sentence; and

1 (C) in paragraph (4), by striking “Trust
2 Funds” each place it appears and inserting
3 “Trust Fund”.

4 (6) BENEFIT PAYMENTS.—Section 201(h) of
5 such Act (42 U.S.C. 401(h)) is amended to read as
6 follows:

7 “(h) All benefit payments required to be made under
8 this title shall be made only from the Social Security Trust
9 Fund.”.

10 (7) GIFTS.—Section 201(i) of such Act (42
11 U.S.C. 401(i)) is amended—

12 (A) in paragraph (1), by striking “the
13 Federal Old-Age and Survivors Insurance Trust
14 Fund, the Federal Disability Insurance Trust
15 Fund” and inserting “the Social Security Trust
16 Fund”; and

17 (B) in paragraph (2)(B), by striking “the
18 Federal Old-Age and Survivors Insurance Trust
19 Fund” and inserting “the Social Security Trust
20 Fund”.

21 (8) TRAVEL EXPENSES.—Section 201(j) of such
22 Act (42 U.S.C. 401(j)) is amended by striking “the
23 Federal Old-Age and Survivors Insurance Trust
24 Fund, or the Federal Disability Insurance Trust
25 Fund (as determined appropriate by the Commis-

1 sioner of Social Security)” and inserting “the Social
2 Security Trust Fund”.

3 (9) DEMONSTRATION PROJECTS.—Section
4 201(k) of such Act (42 U.S.C. 401(k)) is amended
5 by striking “the Federal Disability Insurance Trust
6 Fund and the Federal Old-Age and Survivors Insur-
7 ance Trust Fund (as determined appropriate by the
8 Commissioner of Social Security)” and inserting
9 “the Social Security Trust Fund”.

10 (10) BENEFIT CHECKS.—Section 201(m) of
11 such Act (42 U.S.C. 401(m)) is amended—

12 (A) in paragraph (2), by striking “each of
13 the Trust Funds” and inserting “the Social Se-
14 curity Trust Fund”;

15 (B) in paragraph (3), by striking “one of
16 the Trust Funds” and inserting “the Trust
17 Fund”; and

18 (C) by striking “such Trust Fund” each
19 place it appears and inserting “the Trust
20 Fund”.

21 (11) CONFORMING REPEALS.—

22 (A) IN GENERAL.—Section 201 of such
23 Act (42 U.S.C. 401) is amended by striking
24 subsections (b), (l), and (n).

1 (B) REDESIGNATIONS.—Section 201 of
2 such Act (42 U.S.C. 401), as amended by the
3 preceding provisions of this Act, is further
4 amended—

5 (i) by redesignating subsections (c)
6 through (j) as subsections (b) through (i),
7 respectively;

8 (ii) by redesignating subsection (k) as
9 subsection (j); and

10 (iii) by redesignating subsection (m)
11 as subsection (k).

12 (C) REFERENCES TO REDESIGNATED SEC-
13 TIONS.—

14 (i) Section 201(a) of such Act (42
15 U.S.C. 401), as amended by subsection (a)
16 of this section, is further amended—

17 (I) by striking “subsection
18 (i)(1)” and inserting “subsection
19 (h)(1)”; and

20 (II) by striking “subsection (d)”
21 and inserting “subsection (c)”.

22 (ii) Section 1131(b)(1) of such Act
23 (42 U.S.C. 1320b-1(b)(1)) is amended by
24 striking “section 201(g)(1)” and inserting
25 “section 201(f)(1)”.

1 (e) OTHER CONFORMING AMENDMENTS TO SOCIAL
2 SECURITY ACT.—

3 (1) TITLE II.—Title II of the Social Security
4 Act (42 U.S.C. 401 et seq.) is amended—

5 (A) in section 202(x)(3)(B)(iii), by striking
6 “the Federal Old-Age and Survivors Insurance
7 Trust Fund and the Federal Disability Insur-
8 ance Trust Fund, as appropriate,” and insert-
9 ing “the Social Security Trust Fund”;

10 (B) in section 206(d)(5), by striking “the
11 Federal Old-Age and Survivors Insurance Trust
12 Fund and the Federal Disability Insurance
13 Trust Fund, as appropriate” and inserting “the
14 Social Security Trust Fund”;

15 (C) in section 206(e)(3)(B), by striking
16 “the Federal Old-Age and Survivors Insurance
17 Trust Fund and the Federal Disability Insur-
18 ance Trust Fund” and inserting “the Social Se-
19 curity Trust Fund”;

20 (D) in section 208(b)(5)(A), by striking
21 “the Federal Old-Age and Survivors Insurance
22 Trust Fund and the Federal Disability Insur-
23 ance Trust Fund, as appropriate” and inserting
24 “the Social Security Trust Fund”;

25 (E) in section 215(i)(1)(F)—

1 (i) in clause (i)—

2 (I) by striking “the combined
3 balance in the Federal Old-Age and
4 Survivors Insurance Trust Fund and
5 the Federal Disability Insurance
6 Trust Fund” and inserting “the bal-
7 ance in the Social Security Trust
8 Fund”; and

9 (II) by striking “and reduced by
10 the outstanding amount of any loan
11 (including interest thereon) thereto-
12 fore made to either such Fund from
13 the Federal Hospital Insurance Trust
14 Fund under section 201(l)”;

15 (ii) in clause (ii)—

16 (I) by striking “the Federal Old-
17 Age and Survivors Insurance Trust
18 Fund and the Federal Disability In-
19 surance Trust Fund” and inserting
20 “the Social Security Trust Fund”;
21 and

22 (II) by striking “(other than pay-
23 ments” and all that follows through
24 “and reducing” and inserting “, but
25 reducing”;

1 (F) in section 221(e)—

2 (i) by striking “Trust Funds” each
3 place it appears and inserting “Trust
4 Fund”; and

5 (ii) by striking the last sentence;

6 (G) in section 221(f), by striking “Trust
7 Funds” and inserting “Trust Fund”;

8 (H) in section 222(d)—

9 (i) in the section heading, by striking
10 “TRUST FUNDS” and inserting “TRUST
11 FUND”;

12 (ii) in paragraph (1), by striking “to
13 the end that savings will accrue to the
14 Trust Funds as a result of rehabilitating
15 such individuals, there are authorized to be
16 transferred from the Federal Old-Age and
17 Survivors Insurance Trust Fund and the
18 Federal Disability Insurance Trust Fund”
19 and inserting “to the end that savings will
20 accrue to the Trust Fund as a result of re-
21 habilitating such individuals, there are au-
22 thorized to be transferred from the Social
23 Security Trust Fund”; and

24 (iii) by amending paragraph (4) to
25 read as follows:

1 “(4) The Commissioner of Social Security shall deter-
2 mine according to such methods and procedures as the
3 Commissioner may deem appropriate the total amount to
4 be reimbursed for the cost of services under this sub-
5 section.”;

6 (I) in section 228(g)—

7 (i) in the section heading, by striking
8 “FEDERAL OLD-AGE AND SURVIVORS IN-
9 SURANCE TRUST FUND” and inserting
10 “SOCIAL SECURITY TRUST FUND”; and

11 (ii) in the matter preceding paragraph
12 (1), by striking “Federal Old-Age and Sur-
13 vivors Insurance Trust Fund” and insert-
14 ing “Social Security Trust Fund”;

15 (J) in section 231(c), by striking “Trust
16 Funds” each place it appears and inserting
17 “Trust Fund”; and

18 (K) in section 234(a)(1), by striking
19 “Trust Funds” and inserting “Trust Fund”.

20 (2) TITLE VII.—Title VII of the Social Security
21 Act (42 U.S.C. 901 et seq.) is amended—

22 (A) in section 703(j), by striking “Federal
23 Disability Insurance Trust Fund, the Federal
24 Old-Age and Survivors Insurance Trust Fund,”
25 and inserting “Social Security Trust Fund”;

1 (B) in section 708(c), by striking “the
2 ‘OASDI trust fund ratio’ under section 201(l),
3 , the ‘OASDI fund ratio’ under section 215(i),”
4 and inserting “the ‘OASDI fund ratio’ under
5 section 215(i)”;

6 (C) in section 709—

7 (i) in subsection (a), by striking “Fed-
8 eral Old-Age and Survivors Insurance
9 Trust Fund and the Federal Disability In-
10 surance Trust Fund” and inserting “Social
11 Security Trust Fund”; and

12 (ii) in subsection (b)—

13 (I) in paragraph (1), by striking
14 “section 201(l) or”; and

15 (II) in paragraph (2), by striking
16 “Federal Old-Age and Survivors In-
17 surance Trust Fund and the Federal
18 Disability Insurance Trust Fund” and
19 inserting “Social Security Trust
20 Fund”; and

21 (D) in section 710—

22 (i) in subsection (a), by striking “Fed-
23 eral Old-Age and Survivors Insurance
24 Trust Fund and the Federal Disability In-

1 surance Trust Fund” and inserting “Social
2 Security Trust Fund”; and

3 (ii) in subsection (b)—

4 (I) by striking “any Trust Fund
5 specified in subsection (a)” and in-
6 serting “the Social Security Trust
7 Fund”; and

8 (II) by striking “payments from
9 any such Trust Fund” and inserting
10 “payments from the Social Security
11 Trust Fund”.

12 (3) TITLE XI.—Title XI of the Social Security
13 Act (42 U.S.C. 1301 et seq.) is amended—

14 (A) in section 1106(b), by striking “the
15 Federal Old-Age and Survivors Insurance Trust
16 Fund, the Federal Disability Insurance Trust
17 Fund” and inserting “the Social Security Trust
18 Fund”;

19 (B) in section 1129(e)(2)(A), by striking
20 “the Federal Old-Age and Survivors Insurance
21 Trust Fund or the Federal Disability Insurance
22 Trust Fund, as determined appropriate by the
23 Secretary” and inserting “the Social Security
24 Trust Fund”;

1 (C) in sections 1131(b)(2) and 1140(c)(2),
2 by striking “the Federal Old-Age and Survivors
3 Insurance Trust Fund” and inserting “the So-
4 cial Security Trust Fund”;

5 (D) in section 1145(c)—

6 (i) by striking paragraphs (1) and (2)
7 and inserting the following:

8 “(1) the Social Security Trust Fund;” and

9 (ii) by redesignating paragraphs (3)
10 and (4) as paragraphs (2) and (3), respec-
11 tively; and

12 (E) in section 1148(j)(1)(A)—

13 (i) in the first sentence, by striking
14 “the Federal Old-Age and Survivors Insur-
15 ance Trust Fund and the Federal Dis-
16 ability Insurance Trust Fund” and insert-
17 ing “the Social Security Trust Fund”; and

18 (ii) by striking the second sentence.

19 (4) TITLE XVIII.—Title XVIII of the Social Se-
20 curity Act (42 U.S.C. 1395) is amended—

21 (A) in section 1817(g), by striking “Fed-
22 eral Old-Age and Survivors Insurance Trust
23 Fund and from the Federal Disability Insur-
24 ance Trust Fund” and inserting “Social Secu-
25 rity Trust Fund”;

1 (B) in section 1840(a)(2), by striking
2 “Federal Old-Age and Survivors Insurance
3 Trust Fund or the Federal Disability Insurance
4 Trust Fund” and inserting “Social Security
5 Trust Fund”; and

6 (C) in section 1841(f), by striking “Fed-
7 eral Old-Age and Survivors Insurance Trust
8 Fund and from the Federal Disability Insur-
9 ance Trust Fund” and inserting “Social Secu-
10 rity Trust Fund”.

11 (f) CONFORMING AMENDMENTS OUTSIDE OF SOCIAL
12 SECURITY ACT.—

13 (1) BUDGET.—

14 (A) OFF-BUDGET EXEMPTION.—Section
15 405(a) of the Congressional Budget Act of
16 1974 (2 U.S.C. 655(a)) is amended by striking
17 “Federal Old-Age and Survivors Insurance and
18 Federal Disability Insurance Trust Funds” and
19 inserting “Social Security Trust Fund”.

20 (B) SEQUESTRATION EXEMPTION.—Sec-
21 tion 255(g)(1)(A) of the Balanced Budget and
22 Emergency Deficit Control Act of 1985 (2
23 U.S.C. 905(g)(1)(A)) is amended by striking
24 “Payments to Social Security Trust Funds”

1 and inserting “Payments to the Social Security
2 Trust Fund”.

3 (2) TAX.—

4 (A) TAXABLE WAGES.—Section 3121(l)(4)
5 of the Internal Revenue Code of 1986 is
6 amended by striking “Federal Old-Age and
7 Survivors Insurance Trust Fund and the Fed-
8 eral Disability Insurance Trust Fund” and in-
9 serting “Social Security Trust Fund”.

10 (B) OVERPAYMENTS.—

11 (i) Section 6402(d)(3)(C) of the Inter-
12 nal Revenue Code of 1986 is amended by
13 striking “Federal Old-Age and Survivors
14 Insurance Trust Fund or the Federal Dis-
15 ability Insurance Trust Fund, whichever is
16 certified to the Secretary as appropriate by
17 the Commissioner of Social Security” and
18 inserting “Social Security Trust Fund”.

19 (ii) Subsection (f)(2)(B) of section
20 3720A of title 31, United States Code, is
21 amended by striking “Federal Old-Age and
22 Survivors Insurance Trust Fund or the
23 Federal Disability Insurance Trust Fund,
24 whichever is certified to the Secretary of
25 the Treasury as appropriate by the Com-

1 missioner of Social Security” and inserting
2 “Social Security Trust Fund”.

3 (3) FALSE CLAIMS PENALTIES.—Subsection
4 (g)(2) of section 3806 of title 31, United States
5 Code, is amended—

6 (A) in subparagraph (B)—

7 (i) by striking “Secretary of Health
8 and Human Services” and inserting “Com-
9 missioner of Social Security”; and

10 (ii) by striking “Federal Old-Age and
11 Survivors Insurance Trust Fund” and in-
12 serting “Social Security Trust Fund”; and

13 (B) in subparagraph (C)—

14 (i) by striking “Secretary of Health
15 and Human Services” and inserting “Com-
16 missioner of Social Security”; and

17 (ii) by striking “Federal Disability In-
18 surance Trust Fund” and inserting “Social
19 Security Trust Fund”.

20 (4) RAILROAD RETIREMENT BOARD.—Section 7
21 of the Railroad Retirement Act of 1974 (45 U.S.C.
22 231f) is amended—

23 (A) in subsection (b)(2), by striking “Fed-
24 eral Old-Age and Survivors Insurance Trust
25 Fund and the Federal Disability Insurance

1 Trust Fund” and inserting “Social Security
2 Trust Fund”;

3 (B) in subsection (c)(2)—

4 (i) by striking “Secretary of Health,
5 Education, and Welfare” each time it ap-
6 pears and inserting “Commissioner of So-
7 cial Security”; and

8 (ii) by striking “Federal Old-Age and
9 Survivors Insurance Trust Fund, the Fed-
10 eral Disability Insurance Trust Fund,”
11 each time it appears and inserting “Social
12 Security Trust Fund”; and

13 (C) in subsection (c)(4), by striking “Fed-
14 eral Old-Age and Survivors Insurance Trust
15 Fund, the Federal Disability Insurance Trust
16 Fund,” and inserting “Social Security Trust
17 Fund”.

18 (g) RULE OF CONSTRUCTION.—Effective beginning
19 on January 1, 2027, any reference in law (other than sec-
20 tion 201(a) of the Social Security Act) to the “Federal
21 Old-Age and Survivors Insurance Trust Fund” or the
22 “Federal Disability Insurance Trust Fund” is deemed to
23 be a reference to the Social Security Trust Fund.

24 (h) EFFECTIVE DATE.—The amendments made by
25 this section shall take effect on January 1, 2027.

1 **TITLE III—STRENGTHENING**
2 **SERVICE DELIVERY**

3 **SEC. 301. REBUILDING SOCIAL SECURITY'S CUSTOMER**
4 **SERVICE WORKFORCE.**

5 The Commissioner of Social Security shall ensure
6 that the total number of full-time employees employed by
7 the Social Security Administration is not less than the
8 total number of full-time employees employed by the Social
9 Security Administration as of January 19, 2025.

10 **SEC. 302. KEEPING OUR FIELD OFFICES OPEN.**

11 (a) MORATORIUM ON CLOSURE OR CONSOLIDATION
12 OF FIELD OR HEARING OFFICES OR NEW LIMITATIONS
13 ON ACCESS TO SUCH OFFICES.—

14 (1) IN GENERAL.—Except as provided in para-
15 graphs (2) and (3), the Commissioner of Social Se-
16 curity shall take no action on or after the date of
17 enactment of this Act to close or consolidate field or
18 hearing offices or resident stations of the Social Se-
19 curity Administration or to otherwise impose any
20 new limitation on access to such offices or stations.

21 (2) EXCEPTION FOR EMERGENCY CLOSURES.—
22 Paragraph (1) shall not apply with respect to any
23 temporary action by the Commissioner to close or
24 otherwise limit access to field or hearing offices or
25 resident stations in response to an emergency.

1 (3) CESSATION OF MORATORIUM UPON REPORT
2 TO CONGRESS.—Paragraph (1) shall cease to be ef-
3 fective on the date that is 180 days after the report
4 described in paragraph (4) is submitted.

5 (4) REPORT REQUIRED.—Not earlier than Jan-
6 uary 21, 2029, the Commissioner shall submit to the
7 Committee on Ways and Means of the House of
8 Representatives and the Committee on Finance of
9 the Senate a report outlining and justifying the
10 process for selecting field or hearing offices or resi-
11 dent stations to be closed or consolidated or other-
12 wise to have limited access. Such report shall in-
13 clude—

14 (A) an analysis of the criteria used for se-
15 lecting field or hearing offices and resident sta-
16 tions for closure, consolidation, or limited ac-
17 cess;

18 (B) a description of how the Commissioner
19 has analyzed and considered relevant factors,
20 including transportation and communication
21 burdens faced by individuals serviced by the of-
22 fices and stations, including elderly and dis-
23 abled individuals; and

24 (C) a description of any method of cost-
25 benefit analysis applied by the Commissioner in

1 connection with closures and consolidations of
2 such offices and stations, and other limitations
3 on access the offices and stations, including any
4 analysis that takes into account—

5 (i) the anticipated savings resulting
6 from the closure, consolidation, or limita-
7 tion on access;

8 (ii) the anticipated costs associated
9 with replacing services lost by the closure,
10 consolidation, or limitation on access;

11 (iii) the anticipated effects on employ-
12 ees of the offices or stations affected;

13 (iv) how the loss of access resulting
14 from the closure, consolidation, or limita-
15 tion on access will be replaced by the es-
16 tablishment of a new field or hearing office
17 or resident station, increased access at a
18 different office or station, or some other
19 means, and the factors considered by the
20 Commissioner in determining how to re-
21 place such lost access; and

22 (v) such other relevant factors as may
23 be determined by the Commissioner, in-
24 cluding transportation and communication
25 burdens faced by individuals serviced by

1 the offices and stations, including elderly
2 and disabled individuals.

3 (b) REQUIREMENTS FOR FUTURE CLOSURES, CON-
4 SOLIDATIONS, AND NEW LIMITATIONS ON ACCESS.—

5 (1) IN GENERAL.—Section 704 of the Social
6 Security Act (42 U.S.C. 904) is amended by adding
7 at the end the following new subsection:

8 “Field and Hearing Offices and Resident Stations

9 “(f)(1) Subject to paragraph (6), the Commissioner
10 may not close a field or hearing office or a resident station
11 of the Administration, consolidate two or more such offices
12 or stations, or otherwise impose any new limitation on
13 public access to any such office or station, unless the Com-
14 missioner complies with the requirements of paragraphs
15 (2), (3), (4), and (5) in connection with the closure, con-
16 solidation, or limitation on public access.

17 “(2)(A) The requirements of this paragraph are met
18 in connection with a closure, consolidation, or new limita-
19 tion on access referred to in paragraph (1) only if—

20 “(i) not later than 120 days before the date of
21 the closure, consolidation, or limitation on access,
22 the Commissioner provides effective public notice of
23 the proposed closure, consolidation, or limitation on
24 access (including, to the extent practicable, notice by
25 direct mailing and through community outlets such

1 as newspapers and posting in heavily frequented
2 public spaces) to individuals residing in the area
3 serviced by the affected offices or stations;

4 “(ii) the public notice issued pursuant to clause
5 (i) includes information on—

6 “(I) how the Commissioner will, not later
7 than 30 days after the date of the closure, con-
8 solidation, or limitation on access, replace the
9 loss in access resulting from the closure, con-
10 solidation, or limitation on access by estab-
11 lishing a new office or station, increasing public
12 access to a different office or station, or some
13 other means; and

14 “(II) how to contact the Administration if
15 an individual experiences service delays or prob-
16 lems as a result of the closure, consolidation, or
17 limitation on access; and

18 “(iii) not earlier than 30 days after the
19 issuance of public notice pursuant to clause (i) and
20 not later than 45 days before the date of the pro-
21 posed closure, consolidation, or limitation on access,
22 the Commissioner conducts at least 2 public hear-
23 ings (scheduled so that the first and last such hear-
24 ings are separated by at least 10 days), at which the
25 Commissioner presents the justifications for the clo-

1 sure, consolidation, or limitation on access described
2 in subparagraph (B) and provides for attendees an
3 opportunity to present their views regarding the pro-
4 posed closure, consolidation, or limitation on access.

5 “(B) The justifications referred to in subparagraph
6 (A)(iii) shall consist of the following:

7 “(i) An analysis of the criteria used for select-
8 ing the field or hearing office or offices, or the resi-
9 dent station or stations, for closure, consolidation, or
10 limited access.

11 “(ii) A description of how the Commissioner
12 has analyzed and considered relevant factors, includ-
13 ing transportation and communication burdens faced
14 by individuals serviced by the offices or stations, in-
15 cluding elderly and disabled individuals.

16 “(iii) A description of a method of cost-benefit
17 analysis which shall be applied by the Commissioner
18 in connection with the closure, consolidation, or limi-
19 tation on access, and which shall take into ac-
20 count—

21 “(I) the anticipated savings resulting from
22 the closure, consolidation, or limitation on ac-
23 cess;

1 “(II) the anticipated costs associated with
2 replacing services lost by the closure, consolida-
3 tion, or limitation on access;

4 “(III) the anticipated effects on employees
5 of the offices or stations affected; and

6 “(IV) such other relevant factors as may
7 be determined by the Commissioner, including
8 transportation and communication burdens
9 faced by individuals serviced by the offices and
10 stations, including elderly and disabled individ-
11 uals.

12 “(C) The notice provided pursuant to subparagraph
13 (A)(i) shall include notice of the time and place of the
14 public hearings to be conducted pursuant to clause (A)(iii)
15 and of the right of aggrieved individuals to appeal to the
16 Commissioner regarding the proposed closure, consolida-
17 tion, or limitation on access pursuant to paragraph (4).

18 “(3) The requirements of this paragraph are met in
19 connection with a closure, consolidation, or limitation on
20 access referred to in paragraph (1) only if, not later than
21 30 days before the date of the proposed closure, consolida-
22 tion, or limitation on access, the Commissioner submits
23 to the Committee on Ways and Means of the House of
24 Representatives, the Committee on Finance of the Senate,
25 and each Member of the Congress representing a State

1 or congressional district in which the affected office or of-
2 fices, or station or stations, are located a detailed final
3 report in support of the closure, consolidation, or limita-
4 tion on access. Such report shall include—

5 “(A) the justifications described in paragraph
6 (2)(B), (including any amendments made to such
7 justifications after the public hearings conducted
8 pursuant to paragraph (2)(A));

9 “(B) any findings made by the Commissioner
10 pursuant to the public hearings;

11 “(C) the status of any appeals regarding the
12 closure, consolidation, or new limitation on access
13 which were commenced pursuant to paragraph (4)
14 before the date of the report;

15 “(D) the final decision of the Commissioner re-
16 garding the closure, consolidation, or new limitation
17 on access; and

18 “(E) such other information as the Commis-
19 sioner considers relevant.

20 “(4)(A) Upon timely request by any individual who
21 makes a showing in writing described in subparagraph (B)
22 in connection with a proposed closure, consolidation, or
23 limitation on access referred to in paragraph (1), the Com-
24 missioner shall give such individual an opportunity for a
25 hearing with respect to the closure, consolidation, or limi-

1 tation on access. The request for the hearing shall be con-
2 sidered timely only if it is made not later than 30 days
3 before the proposed date of the closure, consolidation, or
4 limitation on access. The Commissioner shall submit to
5 the Committee on Ways and Means of the House of Rep-
6 resentatives, the Committee on Finance of the Senate, and
7 each Member of the Congress representing a State or con-
8 gressional district in which the affected office or offices,
9 or station or stations, are located the Commissioner's find-
10 ings based on the hearing and a description of any action
11 taken or to be taken by the Commissioner on the basis
12 of such findings.

13 “(B) A showing described in subparagraph (A) shall
14 consist of a showing that—

15 “(i) the determination of the Commissioner to
16 close a field or hearing office or resident station,
17 consolidate field or hearing offices or resident sta-
18 tions, or impose a new limitation on access to such
19 offices or stations is arbitrary, capricious, an abuse
20 of discretion, not in accordance with law, or not
21 based on substantial evidence; or

22 “(ii) the Commissioner has failed to observe
23 procedures required by law in connection with the
24 closure, consolidation, or new limitation on access.

1 “(5) The requirement of this paragraph is met in
2 connection with a closure, consolidation, or limitation on
3 access referred to in paragraph (1) only if such closure,
4 consolidation, or limitation on access will not result in the
5 total number of field or hearing offices and resident sta-
6 tions of the Administration falling below the total number
7 of such offices and stations that were in operation on Jan-
8 uary 19, 2025.

9 “(6) Paragraph (1) shall not apply with respect to
10 any temporary action by the Commissioner to close or oth-
11 erwise limit access to field or hearing offices or resident
12 stations in response to an emergency.”.

13 (2) EFFECTIVE DATE.—The amendment made
14 by paragraph (1) shall apply with respect to closures
15 and consolidations of field or hearing offices and
16 resident stations and impositions of new limitations
17 on access to such offices and stations occurring after
18 the cessation of the moratorium under subsection
19 (a).

20 **SEC. 303. PROTECTING AMERICANS’ SOCIAL SECURITY**
21 **DATA.**

22 (a) ACCESS BY POLITICAL APPOINTEES AND SPE-
23 CIAL GOVERNMENT EMPLOYEES.—Section 1106 of the
24 Social Security Act (42 U.S.C. 1306) is amended by add-
25 ing after subsection (g) the following:

1 “(h) ACCESS BY POLITICAL APPOINTEES AND SPE-
2 CIAL GOVERNMENT EMPLOYEES.—

3 “(1) IN GENERAL.—Notwithstanding any other
4 subsection of this section, an individual who is a po-
5 litical appointee (as that term is defined in section
6 4(a) of the Edward ‘Ted’ Kaufman and Michael
7 Leavitt Presidential Transitions Improvements Act
8 of 2015 (5 U.S.C. 3101 note)) or a special govern-
9 ment employee (as that term is defined in section
10 202(a) of title 18, United States Code) may not ac-
11 cess a beneficiary data system.

12 “(2) BENEFICIARY DATA SYSTEM DEFINED.—
13 In this section, the term ‘beneficiary data system’
14 means a system that is maintained by the Social Se-
15 curity Administration for the purposes of admin-
16 istering this Act that—

17 “(A) issues or records social security ac-
18 count numbers;

19 “(B) is used to determine eligibility for
20 benefits under this Act;

21 “(C) is used to pay benefits under this
22 Act; or

23 “(D) otherwise contains personally identifi-
24 able information about individuals receiving or

1 applying for a benefit under this Act, includ-
2 ing—

3 “(i) the Master Files of Social Secu-
4 rity Number Holders and SSN Applica-
5 tions (Numident);

6 “(ii) the Master Beneficiary Record;

7 “(iii) the Supplemental Security In-
8 come Record and Special Veterans Bene-
9 fits;

10 “(iv) the National Disability Deter-
11 mination Services File;

12 “(v) the Earnings Recording and Self-
13 Employment Income System; and

14 “(vi) any other system accessible
15 through the Enterprise Data Warehouse.”.

16 (b) CIVIL DAMAGES FOR UNAUTHORIZED ACCESS OR
17 DISCLOSURE OF CERTAIN INFORMATION.—Section 1106
18 of such Act (42 U.S.C. 1306) is further amended by add-
19 ing after subsection (h), as added by subsection (a), the
20 following:

21 “(i) CIVIL PENALTIES.—

22 “(1) IN GENERAL.—

23 “(A) DISCLOSURE OR ACCESS BY EM-
24 PLOYEE OF UNITED STATES.—If any officer or
25 employee of the United States negligently dis-

1 closes or accesses any information that pertains
2 to an individual in violation of any provision of
3 subsection (a) or (h), such individual may bring
4 a civil action for damages against the United
5 States in a district court of the United States.

6 “(B) DISCLOSURE OR ACCESS BY A PER-
7 SON WHO IS NOT AN EMPLOYEE OF UNITED
8 STATES.—If any person who is not an officer or
9 employee of the United States negligently dis-
10 closes or accesses any information that pertains
11 to an individual in violation of any provision of
12 subsection (a) or (h), such individual may bring
13 a civil action for damages against such person
14 in a district court of the United States.

15 “(2) EXCEPTIONS.—No liability shall arise
16 under this section with respect to any disclosure or
17 access—

18 “(A) which results from a good faith, but
19 erroneous, interpretation of subsection (a) or
20 (h); or

21 “(B) which is requested by the individual.

22 “(3) DAMAGES.—In any action brought under
23 paragraph (1), upon a finding of liability on the part
24 of the defendant, the defendant shall be liable to the
25 plaintiff in an amount equal to the sum of—

1 “(A) the greater of—

2 “(i) \$5,000 for each act of unauthor-
3 ized access or disclosure with respect to
4 which such defendant is found liable; or

5 “(ii) the sum of—

6 “(I) the actual damages sus-
7 tained by the plaintiff as a result of
8 such unauthorized access or disclo-
9 sure, plus

10 “(II) in the case of a willful ac-
11 cess or disclosure or an access or dis-
12 closure which is the result of gross
13 negligence, punitive damages, plus

14 “(B) the costs of the action, plus

15 “(C) reasonable attorneys fees, except that
16 if the defendant is the United States, reason-
17 able attorneys fees may be awarded only if the
18 plaintiff is the prevailing party.

19 “(4) PERIOD FOR BRINGING ACTION.—Notwith-
20 standing any other provision of law, an action to en-
21 force any liability created under this section may be
22 brought, without regard to the amount in con-
23 troversy, at any time within 2 years after the date
24 of discovery by the plaintiff of the unauthorized dis-
25 closure or access.

1 “(5) NOTIFICATION OF UNLAWFUL DISCLOSURE
2 OR ACCESS.—If any person is criminally charged by
3 indictment or information with disclosing or access-
4 ing any information that pertains to an individual in
5 violation of subsection (a) or (h), the Commissioner
6 of Social Security shall notify such individual as
7 soon as practicable of such disclosure or access. The
8 Commissioner shall also notify such individual if a
9 Federal or State agency (upon notice to the Com-
10 missioner by such Federal or State agency) proposes
11 an administrative determination as to disciplinary or
12 adverse action against an employee arising from the
13 employee’s unauthorized disclosure or access of the
14 individual’s information. The notice described in this
15 subsection shall include the date of the unauthorized
16 disclosure or access and the rights of the individual
17 under such administrative determination.”.

18 (c) INVESTIGATIONS.—Section 1106 of such Act (42
19 U.S.C. 1306) is further amended by adding after sub-
20 section (i), as added by subsection (b), the following:

21 “(j) INVESTIGATION AND REPORT.—

22 “(1) INVESTIGATION.—The Inspector General
23 of the Social Security Administration shall inves-
24 tigate each disclosure in violation of subsection (a)

1 and each access of a beneficiary data system in vio-
2 lation of subsection (h).

3 “(2) TREATMENT OF DISCLOSURE OR AC-
4 CESS.—For the purposes of this subsection, the In-
5 spector General may, if the Inspector General deter-
6 mines appropriate, treat a series of violations of sub-
7 section (a) or (h) as a single violation.

8 “(3) REPORT.—Not later than 30 days after
9 the Inspector General becomes aware of a violation
10 of subsection (a) or (h), the Inspector General shall
11 submit to Congress a report on such violation, which
12 shall include—

13 “(A) a detailed description of the violation;

14 “(B) a risk assessment of any threat to the
15 privacy of any individual whose information was
16 disclosed or accessed, national security, cyberse-
17 curity, or the integrity of the applicable bene-
18 ficiary data system as a result of the violation;
19 and

20 “(C) a detailed description of any stopped
21 payment during the unauthorized use or ac-
22 cess.”.

23 (d) PRIVACY REGULATIONS.—Notwithstanding this
24 Act and the amendments made by this Act, part 401 of
25 title 20 of the Code of Federal Regulations, as in effect

1 on January 19, 2025, shall have the force and effect of
2 law.

3 (e) GAO STUDY AND INTERIM REPORTS.—

4 (1) IN GENERAL.—Not later than 1 year after
5 the date of enactment of this Act, the Comptroller
6 of the United States shall submit to the Committee
7 on Finance of the Senate and the Committee on
8 Ways and Means of the House of Representatives a
9 report including the following information:

10 (A) The results of a study on the effects
11 of the changes made to section 1106 of the So-
12 cial Security Act by the amendments in this
13 section.

14 (B) A summary of any investigations con-
15 ducted under section 1106(j).

16 (C) Any convictions under section 1106(a).

17 (D) Any civil actions brought under section
18 1106(i), including the results of any such civil
19 action.

20 (2) INTERIM REPORTS.—Not later than 1
21 month after the date of enactment of this Act, and
22 monthly thereafter until such time as the report re-
23 quired under paragraph (1) is submitted, the Comp-
24 troller of the United States shall submit to the Com-
25 mittee on Ways and Means of the House of Rep-

1 representatives and the Committee on Finance of the
2 Senate an interim report on the information re-
3 quired under paragraph (1), including the status of
4 the study described in subparagraph (A) of such
5 subsection.

6 (f) EFFECTIVE DATE.—The amendments made by
7 subsections (a), (b), and (c) of this section shall apply to
8 disclosures or access of systems occurring on or after the
9 date of enactment of this Act.

10 **SEC. 304. ENDING WRONGFUL INVALIDATION OF SOCIAL**
11 **SECURITY ACCOUNT NUMBERS.**

12 (a) ENDING WRONGFUL INVALIDATION OF SOCIAL
13 SECURITY ACCOUNT NUMBERS.—Section 1106 of the So-
14 cial Security Act (42 U.S.C. 1306) is further amended by
15 adding after subsection (j), as added by this Act, the fol-
16 lowing:

17 “(k) WRONGFUL INVALIDATION OF SOCIAL SECU-
18 RITY ACCOUNT NUMBERS PROHIBITED; CIVIL PEN-
19 ALTIES; INVESTIGATION; AND REPORT.—

20 “(1) IN GENERAL.—No individual may cause
21 the social security account number of an individual
22 to return a non-verified or invalid response in any
23 social security account number verification system or
24 service operated by the Social Security Administra-
25 tion, including by cancelling, voiding, deleting, de-

1 stroying, rescinding, inactivating, suspending, flag-
2 ging with a special indicator code or other code, or
3 adding to the Death Master File the social security
4 account number of an individual, unless—

5 “(A) there is sufficient evidence to deter-
6 mine that the individual—

7 “(i) has died;

8 “(ii) meets the criteria for a code as-
9 sociated with identity theft or use of a so-
10 cial security account number for fraudulent
11 purposes;

12 “(iii) meets the criteria for a code as-
13 sociated with obtaining a social security ac-
14 count number through fraudulent means or
15 a false identity;

16 “(iv) meets the criteria for marking
17 the social security account number of such
18 individual as void; or

19 “(v) meets the criteria for changing
20 their social security account number; or

21 “(B) the action is for the sole purpose of
22 correcting a demonstrable administrative or
23 clerical error.

24 “(2) DETERMINATIONS.—For the purpose of
25 determining whether an individual has died or meets

1 the criteria described in clauses (ii), (iii), (iv), or (v)
2 of paragraph (1)(A), the Commissioner of Social Se-
3 curity shall use the subregulatory guidance that was
4 in effect on January 19, 2025, including the special
5 indicator codes and Numident codes that were in ef-
6 fect on such date.

7 “(3) CIVIL PENALTIES.—

8 “(A) IN GENERAL.—An individual whose
9 social security account number is rendered non-
10 verified or invalid in violation of paragraph (1),
11 and who suffers harm as a result of such non-
12 verification or invalidation, may bring a civil ac-
13 tion for injunctive relief and damages against
14 the United States or the officer or employee of
15 the United States who violated paragraph (1) in
16 an appropriate district court of the United
17 States.

18 “(B) DAMAGES.—In any action brought
19 under subparagraph (A), upon a finding of li-
20 ability on the part of the defendant, the defend-
21 ant shall be liable to the plaintiff in an amount
22 equal to the sum of—

23 “(i) the greater of—

24 “(I) \$5,000; or

25 “(II) the sum of—

1 “(aa) the actual damages
2 sustained by the plaintiff as a re-
3 sult of the violation of paragraph
4 (1), plus

5 “(bb) if appropriate, puni-
6 tive damages, plus

7 “(ii) the costs of the action, plus

8 “(iii) reasonable attorneys fees, except
9 that if the defendant is the United States,
10 reasonable attorneys fees may be awarded
11 only if the plaintiff is the prevailing party.

12 “(C) PERIOD FOR BRINGING AN ACTION.—
13 Notwithstanding any other provision of law, an
14 action to enforce any liability established under
15 this section may be brought, without regard to
16 the amount in controversy, at any time within
17 2 years after the date of discovery by the plain-
18 tiff of the violation of paragraph (1) relating to
19 such plaintiff.

20 “(D) NOTIFICATION OF CRIMINAL
21 CHARGES.—If any individual is criminally
22 charged by indictment or information for vio-
23 lating paragraph (1), the Commissioner of So-
24 cial Security shall notify the individual whose
25 account number was rendered non-verified or

1 invalid in violation of such paragraph as soon
2 as practicable. The Commissioner shall also no-
3 tify such individual if a Federal or State agency
4 (upon notice to the Commissioner by such Fed-
5 eral or State agency) proposes an administra-
6 tive determination as to disciplinary or adverse
7 action against an employee arising from the
8 employee's action in violation of paragraph (1).
9 The notice described in this subsection shall in-
10 clude the date of such violation and the rights
11 of the individual under such administrative de-
12 termination.

13 “(4) INVESTIGATION AND REPORT.—

14 “(A) INVESTIGATION.—The Inspector Gen-
15 eral of the Social Security Administration shall
16 investigate each violation of paragraph (1).

17 “(B) TREATMENT OF DISCLOSURE OR AC-
18 CESS.—For the purposes of this subsection, the
19 Inspector General may, if the Inspector General
20 determines appropriate, treat a series of viola-
21 tions of paragraph (1) as a single violation.

22 “(C) REPORT.—Not later than 30 days
23 after the Inspector General becomes aware of a
24 violation of paragraph (1), the Inspector Gen-
25 eral shall submit to Congress a report on such

1 violation, which shall include a detailed descrip-
2 tion of the violation, including—

3 “(i) an assessment of the effect on the
4 individual of the social security account
5 number of such individual being rendered
6 non-verified or invalid; and

7 “(ii) any effect on the Social Security
8 Administration’s ability to carry out its
9 statutory responsibilities with respect to
10 such individual.”.

11 (b) GAO STUDY.—Not later than 1 year after the
12 date of enactment of this Act, the Comptroller of the
13 United States shall submit to the Committee on Finance
14 of the Senate and the Committee on Ways and Means of
15 the House of Representatives a report including the fol-
16 lowing information:

17 (1) The results of a study on the effects of the
18 changes made to section 1106 of the Social Security
19 Act by the amendments in this section.

20 (2) A summary of any investigations conducted
21 under section 1106(k)(4) of such Act, as added by
22 this section.

23 (3) Any civil actions brought under section
24 1106(k)(3) of such Act, as added by this section, in-
25 cluding the results of any such civil action.

1 (c) EFFECTIVE DATE.—The amendment made by
2 this section shall apply to violations described in section
3 1106(k)(1) of the Social Security Act (as added by this
4 section) occurring on or after the date of enactment of
5 this Act.

6 **SEC. 305. CLAWS OFF SOCIAL SECURITY.**

7 (a) IN GENERAL.—Subparagraph (A) of section
8 204(a)(1) of the Social Security Act (42 U.S.C.
9 404(a)(1)(A)) is amended—

10 (1) by striking “With” and inserting “(i) Sub-
11 ject to clause (ii), with”; and

12 (2) by adding at the end the following:

13 “(ii) In the case of a payment to a person of
14 more than the correct amount which the Commis-
15 sioner does not have reason to believe was due to
16 fraud or similar fault on the part of the individual,
17 the Commissioner may not decrease the amount of
18 a monthly benefit payable to an individual by more
19 than 10 percent of the amount payable, unless such
20 individual requests a higher recovery rate.”.

21 (b) EFFECTIVE DATE.—The amendments made by
22 this section shall take effect on the date of enactment of
23 this Act, and shall be effective with respect to overpay-
24 ments under title II of the Social Security Act that are
25 outstanding on or after such date.

1 **SEC. 306. DUAL OFFICE-HOLDING PROHIBITED.**

2 Section 702(a) of the Social Security Act (42 U.S.C.
3 902(a)) is amended by adding at the end the following:
4 “(9) Except as otherwise required by law, the Com-
5 missioner may not hold any other office or position in the
6 Government of the United States.”.

7 **SEC. 307. CLARIFYING THE REQUIREMENT TO MAIL SOCIAL**
8 **SECURITY ACCOUNT STATEMENTS.**

9 (a) IN GENERAL.—Section 1143 of the Social Secu-
10 rity Act (42 U.S.C. 1320b–13) is amended—

11 (1) in subsection (a)(1), by adding at the end
12 the following: “Such statement shall be provided by
13 mail unless the requesting individual chooses elec-
14 tronic delivery for that request.”; and

15 (2) in subsection (c)(2)—

16 (A) by striking “Beginning not later than”
17 and inserting “(A) Beginning not later than”;
18 (B) by inserting “by mail” after “provide”;
19 and

20 (C) by adding at the end the following:

21 “(B) In any case in which an eligible individual de-
22 scribed in subparagraph (A) responds to an annual inquiry
23 by the Commissioner relating to the mailing of the individ-
24 ual’s statement by making an election that such statement
25 for such year be provided in electronic form only, the re-

1 requirements of this paragraph shall be deemed to be satis-
2 fied for such year with respect to the individual.”.

3 (b) **EFFECTIVE DATE.**—The amendments made by
4 subsection (a) shall apply with respect to Social Security
5 account statements required to be provided on or after
6 January 1, 2027.

7 **SEC. 308. ENSURING ACCESS TO PROFESSIONAL REP-**
8 **RESENTATION.**

9 (a) **IN GENERAL.**—Section 206(a)(2)(A) of the Social
10 Security Act (42 U.S.C. 406(a)(2)(A)) is amended by
11 striking “The Commissioner of Social Security may” and
12 all that follows through the end and inserting the fol-
13 lowing: “In the case of an agreement described in this sub-
14 paragraph entered into on or after the date of enactment
15 of the Social Security 2100 Act, there shall be substituted
16 for the dollar amount specified in clause (ii)(II) an amount
17 equal to the dollar amount in effect for the calendar year
18 preceding such calendar year or, if larger, the product
19 (rounded to the nearest dollar) of \$4,000 and the ratio
20 of the national average wage index (as defined in section
21 209(k)(1)) for the second calendar year preceding such
22 calendar year to the national average wage index (as so
23 defined) for 1989. Not later than November 1 of each cal-
24 endar year after 2025, the Commissioner of Social Secu-
25 rity shall publish in the Federal Register the dollar

1 amount applicable to agreements entered into in the suc-
2 ceeding calendar year.”.

3 (b) CONFORMING AMENDMENT.—Section 209(k)(1)
4 of such Act (42 U.S.C. 409(k)(1)), as amended by sections
5 103(b) and 106(b), is further amended by inserting
6 “206(a)(2)(A),” after “203(f)(8)(B)(ii),”.

7 (c) PUBLICATION OF TRANSITION AMOUNT.—The
8 Commissioner of Social Security shall publish in the Fed-
9 eral Register the dollar amount applicable to agreements
10 described in section 206(a)(2)(A) of the Social Security
11 Act entered into during the portion of 2026 occurring on
12 or after the date of enactment of this Act not later than
13 3 months after such date of enactment.

14 (d) EFFECTIVE DATE.—The amendments made by
15 this section shall apply with respect to agreements entered
16 into on or after the date of enactment of this Act.