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(Original Signature of Member)

118TH CONGRESS  
1ST SESSION

# H. R.

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

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## IN THE HOUSE OF REPRESENTATIVES

Mr. LARSON of Connecticut introduced the following bill; which was referred to the Committee on \_\_\_\_\_

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# 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.
- 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. Repealing the government pension offset and windfall elimination provisions.
- Sec. 111. Extending the child's benefit for post-secondary school students under age 26.
- Sec. 112. Increasing access to benefits for children who live with grandparents or other relatives.
- Sec. 113. Preventing an unintended drop in benefits relating to the application of the National Average Wage Index.
- Sec. 114. Holding SSI, Medicaid, and CHIP beneficiaries harmless.

TITLE II—STRENGTHENING THE TRUST FUND

- Sec. 201. Determining wages and self-employment income above contribution and benefit base after 2023.
- Sec. 202. Including earnings over \$400,000 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. Clarifying the requirement to mail Social Security account statements.
- Sec. 302. Preventing closure of field and hearing offices and resident or rural contact stations.
- Sec. 303. Ensuring access to professional representation.

1           **TITLE I—STRENGTHENING**

2   **BENEFITS**

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

4           (a) IN GENERAL.—

5   (1) INCREASE IN PRIMARY INSURANCE AMOUNT

6           COMPUTATION FORMULA.—Section 215(a)(1)(A)(i)

7           of the Social Security Act (42 U.S.C.

1 415(a)(1)(A)(i)) is amended by striking “90 per-  
2 cent” and inserting “93 percent”.

3 (b) EFFECTIVE DATE.—

4 (1) IN GENERAL.—The amendments made by  
5 this section shall apply with respect to monthly in-  
6 surance benefits payable for months in calendar  
7 years 2025 through 2034.

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

13 (A) to carry out the amendments made by  
14 this section; and

15 (B) to account for the nonapplication of  
16 such amendments after calendar year 2034.

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

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

24 (a) IN GENERAL.—

1           (1) IN GENERAL.—Section 215(i)(1)(D) of the  
2           Social Security Act (42 U.S.C. 415(i)(1)(D)) is  
3           amended by striking “Consumer Price Index” and  
4           all that follows through “such index” and inserting  
5           “Consumer Price Index for Urban Wage Earners  
6           and Clerical Workers (CPI–W, as published by the  
7           Bureau of Labor Statistics of the Department of  
8           Labor) or Consumer Price Index for Elderly Con-  
9           sumers (CPI–E, as published by such Bureau)  
10          (whichever such index results in the higher percent-  
11          age under this subparagraph) exceeds the same such  
12          index”.

13          (2) CONFORMING AMENDMENT.—Section  
14          215(i)(1)(G) of the Social Security Act (42 U.S.C.  
15          415(i)(1)(G)) is amended by inserting “applicable  
16          for purposes of subparagraph (D)” after “Consumer  
17          Price Index”.

18          (b) APPLICATION TO PRE-1979 LAW.—

19               (1) IN GENERAL.—Section 215(i) of the Social  
20               Security Act as in effect in December 1978, and as  
21               applied in certain cases under the provisions of such  
22               Act as in effect after December 1978, is amended—

23                       (A) in paragraph (1)(B), by striking “Con-  
24                       sumer Price Index” and all that follows through  
25                       “such index” and inserting “Consumer Price

1 Index for Urban Wage Earners and Clerical  
2 Workers (CPI–W, as published by the Bureau  
3 of Labor Statistics of the Department of  
4 Labor) or Consumer Price Index for Elderly  
5 Consumers (CPI–E, as published by such Bu-  
6 reau of such Department) (whichever such  
7 index results in the higher per centum under  
8 this subparagraph) exceeds, by not less than 3  
9 per centum, the same such Index”; and

10 (B) in paragraph (2)—

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

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

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

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

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

19           (d) PUBLICATION OF CONSUMER PRICE INDEX FOR  
20 ELDERLY CONSUMERS.—The Bureau of Labor Statistics  
21 of the Department of Labor shall prepare and publish an  
22 index for each calendar month to be known as the “Con-  
23 sumer Price Index for Elderly Consumers” that indicates  
24 changes over time in expenditures for consumption which

1 are typical for individuals in the United States who have  
2 attained age 62.

3 (e) TRANSITION RULE.—Prior to the publication of  
4 the Consumer Price Index for Elderly Consumers (CPI–  
5 E) pursuant to subsection (d), the reference to such index  
6 made in each of the amendments made by subsections (a)  
7 and (b) shall be deemed to be a reference to the research  
8 price index prepared by the Bureau of Labor Statistics  
9 of the Department of Labor known as the Consumer Price  
10 Index for Americans 62 years of age and older (R–CPI–  
11 E).

12 (f) EFFECTIVE DATE.—

13 (1) IN GENERAL.—The amendments made by  
14 this section shall apply only to determinations made  
15 with respect to cost-of-living computation quarters  
16 (as defined in section 215(i)(1)(B) of the Social Se-  
17 curity Act (42 U.S.C. 415(i)(1)(B))) ending on Sep-  
18 tember 30 of calendar years 2024 through 2033.

19 (2) NONAPPLICATION AFTER 2033.—

20 (A) COLA REDETERMINATIONS.—For pur-  
21 poses of subparagraph (B) and determinations  
22 made with respect to cost-of-living computation  
23 quarters (as so defined) ending on September  
24 30 of any calendar year after 2033, section  
25 215(i) of the Social Security Act shall be ap-

1           plied as if the determinations described in para-  
2           graph (1) had been made without regard to the  
3           amendments made by this section.

4                   (B) INCREASES BASED ON COLA DETER-  
5           MINATIONS.—Notwithstanding section 215(f) of  
6           the Social Security Act, the Commissioner of  
7           Social Security shall, for benefits payable under  
8           title II for months after November 2034 and  
9           for benefits payable under title XVI for months  
10          after December 2034, recompute primary insur-  
11          ance amounts, dollar amounts adjusted under  
12          section 1617, and any other amounts subject to  
13          increase on the basis of a determination made  
14          with respect to cost-of-living computation quar-  
15          ters under section 215(i) of the Social Security  
16          Act to the extent necessary to apply the rede-  
17          terminations made under subparagraph (A).

18 **SEC. 103. INCREASING THE MINIMUM BENEFIT FOR LONG-**  
19 **TERM LOW EARNERS.**

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

22                  (1) by redesignating subparagraph (D) as sub-  
23          paragraph (E); and

24                  (2) by inserting after subparagraph (C) the fol-  
25          lowing new subparagraph:



1           “(D)(i) Effective with respect to the benefits of indi-  
 2           viduals who become eligible for old-age insurance benefits  
 3           or disability insurance benefits (or die before becoming so  
 4           eligible) after 2024, no primary insurance amount com-  
 5           puted under subparagraph (A) may be less than the great-  
 6           er of—

7           “(I) the minimum monthly amount computed  
 8           under subparagraph (C); or

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

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

17          “(II) For purposes of subclause (I), the applicable  
 18          percentage is the percentage specified in connection with  
 19          the number of years of work, as set forth in the following  
 20          table:

<b>“If the number of years of work is:</b>	<b>The applicable percentage is:</b>
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

<b>“If the number of years of work is:</b>	<b>The applicable percentage is:</b>
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
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 2025, the poverty guide-  
4 line for 2024; and

5               “(II) for any calendar year after 2025, 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 2025 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 2023.

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

1 coverage have been credited based on such individ-  
2 ual's wages and self-employment income; and

3 “(II) the term ‘poverty guideline for 2024’  
4 means the annual poverty guideline for 2024 (as up-  
5 dated annually in the Federal Register by the De-  
6 partment of Health and Human Services under the  
7 authority of section 673(2) of the Omnibus Budget  
8 Reconciliation Act of 1981) as applicable to a single  
9 individual.”.

10 (b) CONFORMING AMENDMENT.—Section 209(k)(1)  
11 of such Act (42 U.S.C. 409(k)(1)) is amended by inserting  
12 “215(a)(1)(E),” after “215(a)(1)(D),”.

13 (c) EFFECTIVE DATE.—

14 (1) IN GENERAL.—The amendments made by  
15 this section shall apply with respect to monthly in-  
16 surance benefits payable for months in calendar  
17 years 2025 through 2034.

18 (2) RECOMPUTATION OF PRIMARY INSURANCE  
19 AMOUNTS.—Notwithstanding section 215(f) of the  
20 Social Security Act, the Commissioner of Social Se-  
21 curity shall recompute primary insurance amounts  
22 to the extent necessary—

23 (A) to carry out the amendments made by  
24 this section; and

1 (B) to account for the nonapplication of  
2 such amendments after calendar year 2034.

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

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

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

14 “(1) 85 percent of the Social Security benefits  
15 received during the taxable year, or

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

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

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

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

24 “(2) \$50,000 in the case of a joint return, and

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

1           “(A) is married as of the close of the tax-  
2           able year (within the meaning of section 7703)  
3           but does not file a joint return for such year,  
4           and

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

7           (c) TRANSFERS TO TRUST FUNDS.—

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

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

1 (A) the numerator of which is the amount  
2 equivalent to the net revenues received in the  
3 Treasury attributable to the application of sec-  
4 tions 86 and 871(a)(3) of such Code to pay-  
5 ments from such payor fund made in taxable  
6 years beginning after December 31, 2024, and  
7 before January 1, 2035; and

8 (B) the denominator of which is the total  
9 revenue from taxation of social security bene-  
10 fits.

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

1           (4) DEFINITIONS.—For purposes of this sub-  
2 section—

3           (A) TOTAL REVENUE FROM TAXATION OF  
4 SOCIAL SECURITY BENEFITS.—The term “total  
5 revenue from taxation of social security bene-  
6 fits” means the amount equivalent to the net  
7 revenues received in the Treasury attributable  
8 to the application of sections 86 and 871(a)(3)  
9 of the Internal Revenue Code of 1986 to pay-  
10 ments from any payor fund made in taxable  
11 years beginning after December 31, 2024, and  
12 before January 1, 2035.

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

17           (C) SOCIAL SECURITY BENEFITS.—The  
18 term “social security benefits” has the meaning  
19 given such term by section 86(d)(1) of the In-  
20 ternal Revenue Code of 1986.

21           (5) CONFORMING AMENDMENT.—Section  
22 121(e) of the Social Security Amendments of 1983  
23 (42 U.S.C. 401 note) is repealed.

1 (d) EFFECTIVE DATE.—The amendments made by  
2 this section shall apply to taxable years beginning after  
3 December 31, 2024, and before January 1, 2035.

4 **SEC. 105. IMPROVING BENEFITS FOR WIDOWS AND WID-**  
5 **OWERS IN TWO-INCOME HOUSEHOLDS.**

6 (a) IN GENERAL.—

7 (1) WIDOWS.—Section 202(e) of the Social Se-  
8 curity Act (42 U.S.C. 402(e)) is amended—

9 (A) in paragraph (1)—

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

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

14 (iii) by striking subparagraph (D);

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

18 (v) in the flush matter following sub-  
19 paragraph (E)(ii), as so redesignated, by  
20 striking “becomes entitled to an old-age in-  
21 surance benefit” and all that follows  
22 through “such deceased individual,”;

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



1           “(2)(A) Except as provided in subsection  
2           (k)(5), subsection (q), and subparagraph (D) of this  
3           paragraph, such widow’s insurance benefit for each  
4           month shall be equal to the greater of—

5                   “(i) the primary insurance amount (as de-  
6                   termined for purposes of this subsection after  
7                   application of subparagraphs (B) and (C)) of  
8                   such deceased individual, or

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

17                  (C) in paragraph (5)—

18                   (i) in subparagraph (A), by striking  
19                   “paragraph (1)(F)” and inserting “para-  
20                   graph (1)(E)”; and

21                   (ii) in subparagraph (B), by striking  
22                   “paragraph (1)(F)(i)” and inserting  
23                   “paragraph (1)(E)(i)”; and

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

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

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

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

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

21                   (A) in paragraph (1)—

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

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

1 (iii) by striking subparagraph (D);

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

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

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

12 “(2)(A) Except as provided in subsection  
13 (k)(5), subsection (q), and subparagraph (D) of this  
14 paragraph, such widower’s insurance benefit for  
15 each month shall be equal to the greater of—

16 “(i) the primary insurance amount (as de-  
17 termined for purposes of this subsection after  
18 application of subparagraphs (B) and (C)) of  
19 such deceased individual, or

20 “(ii) subject to paragraph (9), in the case  
21 of a fully insured widower, 75 percent of the  
22 sum of any old-age or disability insurance ben-  
23 efit for which the widower is entitled for such  
24 month and the primary insurance amount (as  
25 determined for purposes of this subsection after

1 application of subparagraphs (B) and (C)) of  
2 such deceased individual.”;

3 (C) in paragraph (5)—

4 (i) in subparagraph (A), by striking  
5 “paragraph (1)(F)” and inserting “para-  
6 graph (1)(E)”;

7 (ii) in subparagraph (B), by striking  
8 “paragraph (1)(F)(i)” and inserting  
9 “paragraph (1)(E)(i)”;

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

11 “(9) For purposes of paragraph (2)(A)(ii), the  
12 amount determined under such paragraph shall not  
13 exceed the primary insurance amount for such  
14 month of a hypothetical individual—

15 “(A) who became entitled to old-age insur-  
16 ance benefits upon attaining early retirement  
17 age during the month in which the deceased in-  
18 dividual referred to in paragraph (1) became  
19 entitled to old-age or disability insurance bene-  
20 fits, or died (before becoming entitled to such  
21 benefits), and

22 “(B) to whom wages and self-employment  
23 income were credited in each of such hypo-  
24 thetical individual’s elapsed years (within the  
25 meaning of section 215(b)(2)(B)(iii)) in an

1 amount equal to the national average wage  
2 index (as described in section 209(k)(1)) for  
3 each such year.”.

4 (b) CONFORMING AMENDMENT.—Section 209(k)(1)  
5 of the Social Security Act (42 U.S.C. 409(k)(1)), as  
6 amended by section 103(c), is further amended by insert-  
7 ing “202(e)(9), 202(f)(9),” after “sections”.

8 (c) EFFECTIVE DATE.—The amendments made by  
9 this section shall apply with respect to widow’s or wid-  
10 ower’s insurance benefits payable for months in calendar  
11 years 2025 through 2034.

12 **SEC. 106. INCREASING BENEFITS FOR BENEFICIARIES**  
13 **AFTER 15 YEARS OF ELIGIBILITY.**

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

17 “(aa) INCREASE IN BENEFIT AMOUNTS ON ACCOUNT  
18 OF LONG-TERM ELIGIBILITY.—(1) In the case of an indi-  
19 vidual who is a qualified beneficiary for a calendar year  
20 after 2024, the amount of any monthly insurance benefit  
21 of such qualified beneficiary under this section or section  
22 223 for any month in such calendar year shall be in-  
23 creased in accordance with paragraph (3).

24 “(2)(A) For purposes of this subsection, the term  
25 ‘qualified beneficiary’ for a calendar year means an indi-

1 vidual in any case in which such calendar year is at least  
 2 the 16th year beginning after the applicable year of eligi-  
 3 bility for such individual.

4 “(B) For purposes of this subsection, the applicable  
 5 year of eligibility for an individual is the year in which  
 6 the individual on whose wages and self-employment in-  
 7 come the monthly insurance benefit is based initially be-  
 8 came eligible (or died before becoming eligible) for old-  
 9 age insurance benefits under subsection (a) or disability  
 10 insurance benefits under section 223.

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

18 “(B) The applicable percentage specified for a  
 19 monthly insurance benefit under this subparagraph for a  
 20 calendar year is the percentage specified, in connection  
 21 with the year described in the following table, as follows:

<b>“If the year described is:</b>	<b>The applicable percentage is:</b>
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

<b>“If the year described is:</b>	<b>The applicable percentage is:</b>
the 19th year beginning after the applicable year of eligibility .....	80 percent
the 20th year beginning after the applicable year of eligibility or later .....	100 percent.

1       “(C)(i) Except as provided in clause (ii), the full in-  
2       crease amount determined under this subparagraph for a  
3       calendar year in connection with the monthly insurance  
4       benefit of a qualified beneficiary is a dollar amount equal  
5       to 5 percent of the primary insurance amount of a puta-  
6       tive individual if—

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

9               “(II) on January 1 of the applicable year of eli-  
10       gibility for the qualified beneficiary, such putative  
11       individual were fully insured, attained retirement  
12       age (as defined in section 216(l)(2)) and were other-  
13       wise eligible for, and applied for, old-age insurance  
14       benefits; and

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

21       “(ii)(I) In the case of a monthly insurance benefit  
22       under subsection (b) or (c), the full increase amount deter-

1 mined under this subparagraph shall be one-half the  
2 amount determined under clause (i).

3 “(II) in the case of a monthly insurance benefit under  
4 subsection (d), (g), or (h), the full increase amount deter-  
5 mined under this subparagraph shall be the percentage of  
6 the amount determined under clause (i) equal to the ratio  
7 which the amount of such benefit bears to the primary  
8 insurance amount (before the application of section  
9 203(a)) of the individual on whose wages and self-employ-  
10 ment income the monthly insurance benefit is based.

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

14 “(A) the earliest applicable year of eligibility for  
15 such beneficiary with respect to such benefits shall  
16 be treated as the applicable year of eligibility for  
17 such beneficiary for the purposes of this subsection;  
18 and

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

21 “(5) This subsection shall be applied to monthly in-  
22 surance benefits after any increase under subsection (w)  
23 and any applicable reductions and deductions under this  
24 title.”.

25 (b) CONFORMING AMENDMENTS.—



1           (1) Section 202 of such Act (42 U.S.C. 402) is  
2 amended—

3           (A) in the last sentence of subsection (a),  
4 by striking “subsection (q) and subsection (w)”  
5 and inserting “subsections (q), (w), and (aa)”;

6           (B) in subsection (b)(2), by striking “sub-  
7 sections (k)(5) and (q)” and inserting “sub-  
8 sections (k)(5), (q), and (aa)”;

9           (C) in subsection (c)(2), by striking “sub-  
10 sections (k)(5) and (q)” and inserting “sub-  
11 sections (k)(5), (q), and (aa)”;

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

15           (E) in subsection (e)(2)(A), by striking  
16 “subsection (k)(5), subsection (q), and subpara-  
17 graph (D) of this paragraph” and inserting  
18 “subsection (k)(5), subsection (q), subsection  
19 (aa), and subparagraph (D) of this paragraph”;

20           (F) in subsection (f)(2)(A), by striking  
21 “subsection (k)(5), subsection (q), and subpara-  
22 graph (D) of this paragraph” and inserting  
23 “subsection (k)(5), subsection (q), subsection  
24 (aa), and subparagraph (D) of this paragraph”;

1 (G) in subsection (g)(2), by striking  
2 “Such” and inserting “Except as provided in  
3 subsections (k)(5) and (aa), such”;

4 (H) in subsection (h)(2)(A), by inserting  
5 “and subsection (aa)” after “subparagraphs  
6 (B) and (C)”; and

7 (2) Section 223(a)(2) of such Act (42 U.S.C.  
8 423(a)(2)) is amended by striking “section 202(q)”  
9 and inserting “sections 202(q) and 202(aa)”.

10 (3) Section 209(k)(1) of such Act (42 U.S.C.  
11 409(k)(1)) is amended by inserting  
12 “202(aa)(3)(C)(i)(II),” before “203(f)(8)(B)(ii)”.

13 (c) EFFECTIVE DATE.—The amendments made by  
14 this section shall apply with respect to monthly insurance  
15 benefits payable for months in calendar years 2025  
16 through 2034.

17 **SEC. 107. PROVIDING CAREGIVER CREDITS FOR SOCIAL SE-**  
18 **CURITY.**

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

22 “DEEMED WAGES FOR CAREGIVERS OF DEPENDENT  
23 RELATIVES

24 “SEC. 235. (a) DEFINITIONS.—For purposes of this  
25 section—

1           “(1)(A) Subject to subparagraph (B), the term  
2           ‘qualifying year’ means, in connection with an indi-  
3           vidual, any calendar year during which such indi-  
4           vidual was engaged for not less than 960 hours in  
5           providing care to a dependent relative without mone-  
6           tary compensation.

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

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

13                 “(A) a child, grandchild, niece, or nephew  
14                 (of such individual or such individual’s spouse  
15                 or domestic partner), or a child to which the in-  
16                 dividual or the individual’s spouse or domestic  
17                 partner is standing in loco parentis, who is  
18                 under the age of 12; or

19                 “(B) a child, grandchild, niece, or nephew  
20                 (of such individual or such individual’s spouse  
21                 or domestic partner), a child to which the indi-  
22                 vidual or the individual’s spouse or domestic  
23                 partner is standing in loco parentis, a parent,  
24                 grandparent, sibling, aunt, or uncle (of such in-  
25                 dividual or his or her spouse or domestic part-

1           ner), or such individual’s spouse or domestic  
2           partner, if such child, grandchild, niece, neph-  
3           ew, parent, grandparent, sibling, aunt, uncle,  
4           spouse, or domestic partner is a chronically de-  
5           pendent individual.

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

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

16                   “(ii) without the assistance described in  
17                   clause (i), could not perform such activities of  
18                   daily living or instrumental activities of daily  
19                   living.

20           “(B) The ‘activities of daily living’ referred to  
21           in subparagraph (A) means basic personal everyday  
22           activities, including—

23                   “(i) eating;

24                   “(ii) bathing;

25                   “(iii) dressing;

1                   “(iv) toileting; and

2                   “(v) transferring in and out of a bed or in  
3                   and out of a chair.

4                   “(C) The ‘instrumental activities of daily living’  
5                   referred to in subparagraph (A) means activities re-  
6                   lated to living independently in the community, in-  
7                   cluding—

8                   “(i) meal planning and preparation;

9                   “(ii) managing finances;

10                   “(iii) shopping for food, clothing, or other  
11                   essential items;

12                   “(iv) performing essential household  
13                   chores;

14                   “(v) communicating by phone or other  
15                   form of media; and

16                   “(vi) traveling around and participating in  
17                   the community.

18                   “(b) DEEMED WAGES OF CAREGIVER.—(1)(A) For  
19                   purposes of determining entitlement to and the amount  
20                   of any monthly benefit for any month after December  
21                   2024, or entitlement to any lump-sum death payment in  
22                   the case of a death after such month, payable under this  
23                   title on the basis of the wages and self-employment income  
24                   of any individual, including for purposes of determining  
25                   such individual’s insured status for purposes of sections

1 214, 216(i)(3), and 223(c), such individual shall be  
2 deemed to have been paid during each qualifying year (in  
3 addition to wages or self-employment income actually paid  
4 to or derived by such individual during such year) at an  
5 amount per year equal to—

6           “(i) in the case of a qualifying year during  
7           which no wages, self-employment income, or earn-  
8           ings from noncovered service were actually paid to  
9           or derived by such individual, 50 percent of the na-  
10          tional average wage index (as defined in section  
11          209(k)(1)) for the second calendar year preceding  
12          such calendar year; and

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

18          “(B) In any case in which there are more than 5  
19          qualifying years for an individual, the 5 qualifying years  
20          taken into account for purposes of this section shall be  
21          the 5 qualifying years (whether or not consecutive) which  
22          result in the largest monthly benefits payable under this  
23          title on the basis of the wages and self-employment income  
24          of the individual for months after December 2024.

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

5           “(2) Paragraph (1) shall not be applicable in the case  
6 of any monthly benefit or lump-sum death payment if a  
7 larger such benefit or payment, as the case may be, would  
8 be payable without its application.

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

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

21           “(2) A qualifying year shall not be taken into account  
22 under this section with respect to an individual unless—  
23           “(A) the individual submits to the Commis-  
24 sioner of Social Security an application under this  
25 section that includes—

1           “(i) the name and identifying information  
2           of the dependent relative with respect to whom  
3           the individual was engaged in providing care  
4           during such year;

5           “(ii) if the dependent relative is not a child  
6           under the age of 12, documentation from the  
7           physician of the dependent relative explaining  
8           why the dependent relative is a chronically de-  
9           pendent individual; and

10           “(iii) such other information as the Com-  
11           missioner may require to verify the status of  
12           the dependent relative; and

13           “(B) for every qualifying year that occurs after  
14           the first qualifying year, the individual certifies, in  
15           such form and manner as the Commissioner shall re-  
16           quire, that the information provided in the individ-  
17           ual’s application under this section has not  
18           changed.”.

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

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

23           (2) by inserting “and 235(b)(1)(A)(i),” after  
24           “1977),”.



1           (c) EFFECTIVE DATE.—The amendments made by  
2 this section shall apply with respect to individuals who be-  
3 come eligible for monthly insurance benefits (or die before  
4 becoming so eligible) after 2024 and before 2035, except  
5 that such amendments shall not apply for purposes of de-  
6 termining continuing eligibility or monthly benefit  
7 amounts for monthly insurance benefits for any month  
8 after calendar year 2034.

9   **SEC. 108. ELIMINATING THE 5-MONTH WAITING PERIOD**  
10                                   **FOR DISABILITY BENEFITS.**

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

13                   (1) in paragraph (1), in the matter following  
14                   subparagraph (E), by striking “(i) for each month”  
15                   and all that follows through “under such disability,”  
16                   and inserting “for each month beginning with the  
17                   first month during all of which the individual is  
18                   under a disability and in which the individual be-  
19                   comes entitled to such insurance benefits”; and

20                   (2) in paragraph (2)—

21                                   (A) by striking “as though he had attained  
22                                   age 62” and all that follows through “and as  
23                                   though” and inserting “as though he had at-  
24                                   tained age 62 in the first month for which he

1 becomes entitled to such disability insurance  
2 benefits, and as though”; and

3 (B) by striking “in or before the first  
4 month referred to in subparagraph (A) or (B)  
5 of such sentence, as the case may be,” and in-  
6 serting “in or before such month,”.

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

9 (1) in subsection (e)—

10 (A) in paragraph (1)—

11 (i) in subparagraph (C)(ii)(III), by  
12 striking “paragraph (8)” and inserting  
13 “paragraph (6)”; and

14 (ii) by striking “beginning with—”  
15 and all that follows through “and ending”  
16 and inserting “beginning with the first  
17 month in which she becomes so entitled to  
18 such insurance benefits and ending”; and

19 (B) by striking paragraph (5) and redesign-  
20 ating paragraphs (6) through (8) as para-  
21 graphs (5) through (7), respectively;

22 (2) in subsection (f)—

23 (A) in paragraph (1)—

1 (i) in subparagraph (C)(ii)(III), by  
2 striking “paragraph (8)” and inserting  
3 “paragraph (6)”; and

4 (ii) by striking “beginning with—”  
5 and all that follows through “and ending”  
6 and inserting “beginning with the first  
7 month in which he becomes so entitled to  
8 such insurance benefits and ending”; and

9 (B) by striking paragraph (5) and redesignating paragraphs (6) through (8) as paragraphs (5) through (7), respectively.

12 (c) EFFECTIVE DATE.—The amendments made by  
13 this section shall apply with respect to any individual who  
14 becomes entitled to monthly insurance benefits in any case  
15 in which the period of disability during which the indi-  
16 vidual became so entitled begins in a month in calendar  
17 years 2025 through 2034.

18 (d) SPECIAL RULES FOR NONAPPLICATION BEFORE  
19 2025 AND AFTER 2034.—

20 (1) BEFORE 2025.—In the case of any indi-  
21 vidual who would be in a waiting period (as defined  
22 in section 223(c)(2) of the Social Security Act) as  
23 of January 2024, the last month of such individual’s  
24 waiting period shall be deemed to be December  
25 2024.

1           (2) AFTER 2034.—In the case of an individual  
2           who would be in a waiting period (as so defined) as  
3           of January 2035 but for the amendments made by  
4           this section, such individual’s waiting period shall be  
5           deemed—

6                   (A) to begin with the month of January  
7                   2035; and

8                   (B) to consist of a number of months equal  
9                   to the difference of 5 minus the number of  
10                  months in the applicable period of disability of  
11                  the individual that elapsed during 2034.

12 **SEC. 109. ESTABLISHING A GRADUAL OFFSET FOR DIS-**  
13 **ABILITY BENEFICIARIES WITH EARNINGS.**

14           (a) ELIMINATION OF TERMINATION OF BENEFITS  
15 DUE TO WORK ACTIVITY.—

16                   (1) DATE OF TERMINATION OF DISABILITY  
17                   BENEFITS; ELIMINATION OF EXTENDED PERIOD OF  
18                   ELIGIBILITY.—Section 223(a)(1) of the Social Secu-  
19                   rity Act (42 U.S.C. 423(a)(1)) is amended, in the  
20                   matter following subparagraph (E), by striking “the  
21                   earlier of” and all that follows through “the 36  
22                   months following such period of trial work in which  
23                   he engages or is determined able to engage in sub-  
24                   stantial gainful activity” and inserting “the third  
25                   month following the earliest month after the end of

1       such period of trial work with respect to which such  
2       individual is determined to no longer be suffering  
3       from a disabling physical or mental impairment”.

4               (2) DATE OF TERMINATION OF CHILD’S BENE-  
5       FITS.—Section 202(d)(1)(G)(i) of such Act (42  
6       U.S.C. 402(d)(1)(G)(i)) is amended by striking “the  
7       earlier of” and all that follows through “substantial  
8       gainful activity),” and inserting “the third month  
9       following the earliest month after the end of such  
10      period of trial work with respect to which such indi-  
11      vidual is determined to no longer be suffering from  
12      a disabling physical or mental impairment,”.

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

24              (4) ELIMINATION OF WORK-RELATED TERMI-  
25      NATION OF HOSPITAL INSURANCE BENEFITS.—Sec-

1       tion 226(b) of such Act (42 U.S.C. 426(b)) is  
2       amended, in the matter following paragraph (2), by  
3       striking “For purposes of this subsection” and all  
4       that follows through the end.

5               (5) CONFORMING AMENDMENT RELATED TO  
6       EXPEDITED REINSTATEMENT.—Section 223 of such  
7       Act (42 U.S.C. 423) is amended by striking sub-  
8       section (i).

9               (b) BENEFIT REDUCTION BASED ON EARNINGS DE-  
10      RIVED FROM SERVICES.—

11              (1) IN GENERAL.—Section 223(e) of such Act  
12      (42 U.S.C. 423(e)) is amended to read as follows:

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

21              “(A) in the case of an individual who has a pe-  
22      riod of trial work (as defined in section 222(c)), no  
23      reduction may be applied to any benefit of such indi-  
24      vidual under this title for any month prior to the

1 third month after the end of the individual's period  
2 of trial work; and

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

4 “(2) The amount specified in this paragraph with re-  
5 spect to a month shall be the amount of monthly earnings  
6 derived from services established by the Commissioner  
7 (under regulations issued pursuant to section  
8 223(d)(4)(A)) to represent substantial gainful activity in  
9 the case of a blind individual for such month.

10 “(3) In the case of a benefit otherwise payable to an  
11 individual for a month under section 202 on the basis of  
12 the wages and self-employment income of an individual  
13 whose benefit is reduced pursuant to paragraph (1), such  
14 benefit shall be reduced for such month by the same pro-  
15 portion as the reduction made pursuant to paragraph  
16 (1).”.

17 (2) CONFORMING AMENDMENT.—Section  
18 223(a)(2) of such Act (42 U.S.C. 423(a)(2)) is  
19 amended by striking “and section 215(b)(2)(A)(ii)”  
20 and inserting “, section 215(b)(2)(A)(ii), and sub-  
21 section (e) of this section”.

22 (c) TICKET TO WORK EMPLOYMENT NETWORKS.—  
23 Section 1148(h)(5) of such Act (42 U.S.C. 1320b-  
24 19(h)(5)) is amended by redesignating subparagraph (C)  
25 as subparagraph (D) and inserting:

1           “(C) The Commissioner may alter require-  
2           ments to receive a payment under this section  
3           to the extent that the Commissioner determines  
4           that altering such requirements is necessary to  
5           ensure that sufficient employment networks are  
6           available and that each beneficiary receiving  
7           services under the Program has reasonable ac-  
8           cess to employment services, vocational rehabili-  
9           tation services, and other support services.”.

10          (d) EFFECTIVE DATE.—The amendments made by  
11 this section shall apply with respect to months in calendar  
12 years 2025 through 2034.

13 **SEC. 110. REPEALING THE GOVERNMENT PENSION OFFSET**  
14 **AND WINDFALL ELIMINATION PROVISIONS.**

15          (a) REPEAL OF GOVERNMENT PENSION OFFSET  
16 PROVISION.—

17           (1) IN GENERAL.—Section 202(k) of the Social  
18 Security Act (42 U.S.C. 402(k)) is amended by  
19 striking paragraph (5).

20           (2) CONFORMING AMENDMENTS.—

21           (A) Section 202(b)(2) of the Social Secu-  
22 rity Act (42 U.S.C. 402(b)(2)) is amended by  
23 striking “subsections (k)(5) and (q)” and in-  
24 serting “subsection (q)”.



1 (B) Section 202(c)(2) of such Act (42  
2 U.S.C. 402(c)(2)) is amended by striking “sub-  
3 sections (k)(5) and (q)” and inserting “sub-  
4 section (q)”.

5 (C) Section 202(e)(2)(A) of such Act (42  
6 U.S.C. 402(e)(2)(A)) is amended by striking  
7 “subsection (k)(5), subsection (q),” and insert-  
8 ing “subsection (q)”.

9 (D) Section 202(f)(2)(A) of such Act (42  
10 U.S.C. 402(f)(2)(A)) is amended by striking  
11 “subsection (k)(5), subsection (q)” and insert-  
12 ing “subsection (q)”.

13 (b) REPEAL OF WINDFALL ELIMINATION PROVI-  
14 SIONS.—

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

17 (A) in subsection (a), by striking para-  
18 graph (7);

19 (B) in subsection (d), by striking para-  
20 graph (3); and

21 (C) in subsection (f), by striking para-  
22 graph (9).

23 (2) CONFORMING AMENDMENTS.—Subsections  
24 (e)(2) and (f)(2) of section 202 of such Act (42  
25 U.S.C. 402) are each amended by striking “section

1       215(f)(5), 215(f)(6), or 215(f)(9)(B)” in subpara-  
2       graphs (C) and (D)(i) and inserting “paragraph (5)  
3       or (6) of section 215(f)”.

4       (c) EFFECTIVE DATE.—

5           (1) IN GENERAL.—The amendments made by  
6       this section shall apply with respect to monthly in-  
7       surance benefits payable for months in calendar  
8       years 2025 through 2034.

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

14           (A) to carry out the amendments made by  
15       this section;

16           (B) to account for the nonapplication of  
17       such amendments after calendar year 2034  
18       such that each individual’s monthly insurance  
19       benefit for a month after 2034 shall be equal  
20       to the monthly insurance benefit that such indi-  
21       vidual would have received for such month if  
22       the amendments made under this section had  
23       not been made.

1 **SEC. 111. EXTENDING THE CHILD'S BENEFIT FOR POST-**  
2 **SECONDARY SCHOOL STUDENTS UNDER AGE**  
3 **26.**

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

7 “(B) at the time such application was filed  
8 was unmarried and—

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

10 “(ii) was a full-time elementary or  
11 secondary school student and had not at-  
12 tained the age of 22,

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

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

19 (b) DEFINITION OF QUALIFYING POST-SECONDARY  
20 SCHOOL STUDENT.—

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

23 (A) in subparagraph (A)—

24 (i) by inserting “and a ‘qualifying  
25 post-secondary school student’ is an indi-  
26 vidual who is in at least half-time attend-

1           ance as a student at a post-secondary edu-  
2           cational institution” before “, as deter-  
3           mined by the Commissioner”;

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

7           (iii) by inserting “or a post-secondary  
8           educational institution, as applicable,” be-  
9           fore “at the request”;

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

13          (v) by inserting “or a qualifying post-  
14          secondary school student” before “shall be  
15          deemed”; and

16          (B) in subparagraph (B)—

17           (i) by inserting “or a qualifying post-  
18           secondary school student” before “during  
19           any period”;

20           (ii) by inserting “or, in the case of a  
21           qualifying post-secondary school student,  
22           any period of nonattendance at a post-sec-  
23           ondary educational institution at which the  
24           individual has been in at least half-time at-

1                   tendance” after “full-time attendance”;  
2                   and

3                   (iii) inserting “or, in the case of a  
4                   qualifying post-secondary school student,  
5                   in at least half-time attendance at a post-  
6                   secondary educational institution” before  
7                   “immediately following such period” each  
8                   place it appears.

9                   (2) TRANSITION FROM ELEMENTARY OR SEC-  
10                  ONDARY SCHOOL.—Section 202(d)(7)(B) of such Act  
11                  (42 U.S.C. 402(d)(7)(B)) is amended by adding at  
12                  the end the following sentence: “An individual who  
13                  has been in full-time attendance at an elementary or  
14                  secondary school shall, during a succeeding period of  
15                  nonattendance at such school, be deemed to be a  
16                  qualifying post-secondary school student if (i) such  
17                  period is 4 calendar months or less, and (ii) the indi-  
18                  vidual shows to the satisfaction of the Commissioner  
19                  that he intends to be in at least half-time attendance  
20                  at a post-secondary educational institution imme-  
21                  diately following such period.”.

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

1                   “(iii) A ‘post-secondary educational  
2                   institution’ is an institution described in  
3                   section 102 of the Higher Education Act  
4                   of 1965 (20 U.S.C. 1002).”.

5                   (d) CONFORMING AMENDMENTS.—

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

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

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

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

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

24                  (3) Section 202(d)(1)(G) of such Act (42  
25                  U.S.C. 402(d)(1)(G)) is amended by striking “(if

1 later)” and all that follows through the “the age of  
2 19,” and inserting the following: “(if later) the ear-  
3 lier of—

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

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

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

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

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

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

21 “(iii) is under a disability (as defined in  
22 section 223(d)) and has not attained the age of  
23 22, or”.

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

1 “(D) the earlier of—

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

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

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

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

14 (6) Section 202(d)(6)(E) of such Act (42  
15 U.S.C. 402(d)(6)(E)) is amended by striking “(if  
16 later)” and all that follows to the end and inserting  
17 the following: “(if later) the earlier of—

18 “(i) the first month during no part of  
19 which the child is a full-time elementary or  
20 secondary school student or a qualifying  
21 post-secondary school student,

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



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

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

5                   (A) by striking “A child who” and insert-  
6                   ing “(i) A child who”;

7                   (B) by striking “age 19” and inserting  
8                   “age 22”;

9                   (C) by striking “clause (i) of paragraph  
10                  (1)(B)” and inserting “clause (ii) of paragraph  
11                  (1)(B)”; and

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

13                  “(ii) A child who attains age 26 at a time  
14                  when he is a qualifying post-secondary school  
15                  student (as defined in subparagraph (A) of this  
16                  paragraph and without application of subpara-  
17                  graph (B) of such paragraph) but has not (at  
18                  such time) completed the requirements for, or  
19                  received, a diploma or equivalent certificate  
20                  from a post-secondary educational institution  
21                  (as defined in subparagraph (C)(iii)) shall be  
22                  deemed (for purposes of determining whether  
23                  his entitlement to benefits under this subsection  
24                  has terminated under paragraph (1)(F) and for  
25                  purposes of determining his initial entitlement

1 to such benefits under clause (iii) of paragraph  
2 (1)(B)) not to have attained such age until the  
3 first day of the first month following the end of  
4 the quarter or semester in which he is enrolled  
5 at such time (or, if the post-secondary edu-  
6 cational institution (as so defined) in which he  
7 is enrolled is not operated on a quarter or se-  
8 mester system, until the first day of the first  
9 month following the completion of the course in  
10 which he is so enrolled or until the first day of  
11 the third month beginning after such time,  
12 whichever first occurs).”.

13 (e) EFFECTIVE DATE.—The amendments made by  
14 this section shall apply with respect to child’s insurance  
15 benefits payable for months in calendar years 2025  
16 through 2034, including for individuals who file applica-  
17 tions for such benefits to begin with any such month, ex-  
18 cept that such amendments shall not apply for purposes  
19 of determining continuing eligibility for child’s insurance  
20 benefits for any month after calendar year 2034.

21 **SEC. 112. INCREASING ACCESS TO BENEFITS FOR CHIL-**  
22 **DREN WHO LIVE WITH GRANDPARENTS OR**  
23 **OTHER RELATIVES.**

24 (a) IN GENERAL.—Title II of the Social Security Act  
25 (42 U.S.C. 401 et seq.) is amended—

1 (1) in section 202(d)—

2 (A) in paragraph (1)(C), by inserting “ex-  
3 cept as provided in paragraph (9),” before “was  
4 dependent”; and

5 (B) by amending paragraph (9) to read as  
6 follows:

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

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

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

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

20 “(iii) the period during which the child was liv-  
21 ing with such individual began before the child at-  
22 tained age 18.

23 “(C) In the case of a child who is less than 12 months  
24 old, such child shall be deemed to meet the requirements  
25 of subparagraph (B) if, on the date the child attains 1

1 year of age, such child has lived with such individual in  
2 the United States and received at least  $\frac{1}{2}$  of the child's  
3 support from such individual for substantially all of the  
4 period which began on the date of such child's birth.”;  
5 and

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

7 (A) by striking “grandchild or  
8 stepgrandchild of an individual or his spouse”  
9 and inserting “grandchild, stepgrandchild, or  
10 other first-degree, second-degree, third-degree,  
11 fourth-degree, or fifth-degree relative of an indi-  
12 vidual or the individual's spouse”;

13 (B) by striking “was no natural or adop-  
14 tive parent” and inserting “is no living natural  
15 or adoptive parent”;

16 (C) by striking “was under a disability”  
17 and inserting “is under a disability”;

18 (D) by striking “living at the time” and all  
19 that follows through “, or (B)” and inserting “,  
20 (B)”;

21 (E) by inserting “, or (C) a court of com-  
22 petent jurisdiction has issued an order granting  
23 custody of such person to the individual or the  
24 individual's spouse” before the first period.

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

4 (1) by striking “subparagraphs (A), (B), and  
5 (C)” and inserting “subparagraphs (A) and (B) and  
6 subparagraph (C) or paragraph (9) (as applicable)”;  
7 and

8 (2) by striking “subparagraphs (B) and (C)”  
9 and inserting “subparagraph (B) and subparagraph  
10 (C) or paragraph (9) (as applicable)”.

11 (c) EFFECTIVE DATE.—The amendments made by  
12 this section shall apply with respect to monthly insurance  
13 benefits payable for months in calendar years 2025  
14 through 2034, including for individuals who file applica-  
15 tions for such benefits to begin with any such month, ex-  
16 cept that such amendments shall not apply for purposes  
17 of determining continuing eligibility for monthly insurance  
18 benefits for any month after calendar year 2034.

19 **SEC. 113. PREVENTING AN UNINTENDED DROP IN BENE-**  
20 **FITS RELATING TO THE APPLICATION OF**  
21 **THE NATIONAL AVERAGE WAGE INDEX.**

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

25 (1) in subsection (a)(1)(B)(ii)—

1 (A) in subclause (I)—

2 (i) by striking “the national” and in-  
3 sserting “(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 2024), the highest  
10 national average wage index (as so de-  
11 fined) for any calendar year before such  
12 second calendar year, by”; and

13 (2) in subsection (b)(3)(A)(ii)—

14 (A) in subclause (I)—

15 (i) by striking “the national” and in-  
16 sserting “(aa) the national”; and

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

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

20 the following:

21 “(bb) if higher (and if such second  
22 calendar year is after 2024), the highest  
23 national average wage index (as so de-  
24 fined) for any calendar year before such  
25 second calendar year, by”.

1 (b) MODIFICATION RELATED TO REDUCTION OF  
2 BENEFITS BASED ON DISABILITY.—Section  
3 224(f)(2)(B)(i) of such Act (42 U.S.C. 424(f)(2)(B)(i)) is  
4 amended by inserting “(or if higher (and if such calendar  
5 year is after 2024), the highest national average wage  
6 index (as so defined) for any calendar year before such  
7 calendar year)” after “made”.

8 **SEC. 114. HOLDING SSI, MEDICAID, AND CHIP BENE-**  
9 **FICIARIES HARMLESS.**

10 (a) SSI, MEDICAID, AND CHIP DETERMINATIONS.—  
11 For purposes of determining the income of an individual  
12 to establish eligibility for, and the amount of, benefits pay-  
13 able under title XVI of the Social Security Act, eligibility  
14 for medical assistance under the State plan under title  
15 XIX (or a waiver of such plan), or eligibility for child  
16 health assistance under the State child health plan under  
17 title XXI (or a waiver of the plan), the amount of any  
18 benefit to which the individual is entitled under title II  
19 of such Act shall be deemed not to exceed the amount of  
20 the benefit that would have been determined for such indi-  
21 vidual under such title if the amendments made by title  
22 I of this Act had not been made.

23 (b) CONFORMING CHANGE REGARDING CERTAIN RE-  
24 ENTITLEMENTS.—For purposes of determining the pri-  
25 mary insurance amount under section 215(a)(2)(C) for

1 months after December 2034, the amount of any primary  
2 insurance benefit to which the individual was entitled for  
3 months in calendar years 2025 through 2034 under title  
4 II of the Social Security Act shall be deemed to not exceed  
5 the primary insurance amounts that would have been de-  
6 termined for such months without regard to the amend-  
7 ments made by this Act.

8 **TITLE II—STRENGTHENING THE**  
9 **TRUST FUND**

10 **SEC. 201. DETERMINING WAGES AND SELF-EMPLOYMENT**  
11 **INCOME ABOVE CONTRIBUTION AND BEN-**  
12 **EFIT BASE AFTER 2024.**

13 (a) DETERMINATION OF WAGES ABOVE CONTRIBU-  
14 TION AND BENEFIT BASE AFTER 2024.—

15 (1) AMENDMENTS TO THE INTERNAL REVENUE  
16 CODE OF 1986.—

17 (A) REPEAL OF PRESENT LAW LIMITA-  
18 TION.—Section 3121(a) of the Internal Revenue  
19 Code of 1986 is amended by striking paragraph  
20 (1).

21 (B) LIMITATION ON AMOUNT OF WAGES.—  
22 Section 3121 of the Internal Revenue Code of  
23 1986 is amended by adding at the end the fol-  
24 lowing:

25 “(aa) LIMITATION ON AMOUNT OF WAGES.—



1           “(1) IN GENERAL.—In the case of any calendar  
2 year in which the contribution and benefit base (as  
3 determined under section 230 of the Social Security  
4 Act) is less than \$400,000, for purposes of the taxes  
5 imposed by sections 3101(a) and 3111(a), the term  
6 ‘wages’ does not include that part of the remunera-  
7 tion which, after remuneration equal to such con-  
8 tribution and benefit base with respect to employ-  
9 ment has been paid to an individual by an employer  
10 during the calendar year with respect to which such  
11 contribution and benefit base is effective, is paid to  
12 such individual by such employer during the cal-  
13 endar year. The preceding sentence shall not apply  
14 to that part of the remuneration paid to an indi-  
15 vidual after remuneration of \$400,000 with respect  
16 to employment has been paid to such individual by  
17 an employer (or any person related to, or acting on  
18 behalf of, such employer, as determined by the Sec-  
19 retary) during the calendar year.

20           “(2) SUCCESSOR EMPLOYER.—If an employer  
21 (hereinafter referred to as successor employer) dur-  
22 ing any calendar year, acquires substantially all the  
23 property used in a trade or business of another em-  
24 ployer (hereinafter referred to as a predecessor), or  
25 used in a separate unit of a trade or business of a

1 predecessor, and immediately after the acquisition  
2 employs in his trade or business an individual who  
3 immediately prior to the acquisition was employed in  
4 the trade or business of such predecessor, then, for  
5 the purpose of determining whether the successor  
6 employer has paid remuneration with respect to em-  
7 ployment equal to the contribution and benefit base  
8 (as determined under section 230 of the Social Secu-  
9 rity Act) to such individual during such calendar  
10 year, any remuneration with respect to employment  
11 paid (or considered under this paragraph as having  
12 been paid) to such individual by such predecessor  
13 during such calendar year and prior to such acquisi-  
14 tion shall be considered as having been paid by such  
15 successor employer.

16 “(3) REMUNERATION.—For purposes of this  
17 subsection, the term ‘remuneration’ does not include  
18 remuneration referred to in any paragraph of sub-  
19 section (a).”.

20 (C) APPLICATION TO RAILROAD RETIRE-  
21 MENT.—

22 (i) IN GENERAL.—Section  
23 3231(e)(2)(A) of the Internal Revenue  
24 Code of 1986 is amended by adding at the  
25 end the following new clause:

1           “(iv) LIMITATION ON EXCLUSION.—  
2           For purposes of so much of the taxes im-  
3           posed by sections 3201(a), 3211(a) and  
4           3221(a) as are determined by reference to  
5           the rate in effect under section 3101(a) or  
6           3111(a)—

7                       “(I) in the case of any calendar  
8                       year in which the contribution and  
9                       benefit base (as determined under sec-  
10                      tion 230 of the Social Security Act) is  
11                      less than \$400,000, clause (i) shall  
12                      not apply to that part of the remu-  
13                      neration paid to an individual after  
14                      remuneration of \$400,000 for services  
15                      rendered as an employee has been  
16                      paid to such individual by an em-  
17                      ployer (or any person related to, or  
18                      acting on behalf of, such employer, as  
19                      determined by the Secretary) during  
20                      the calendar year, and

21                      “(II) in the case of any calendar  
22                      year in which such contribution and  
23                      benefit base equals or exceeds  
24                      \$400,000, clause (i) shall not apply.”.

1 (ii) EXCLUSION OF REMUNERATION  
2 WHICH IS NOT TREATED AS COMPENSA-  
3 TION.—Section 3231(e)(2)(A)(ii) of the In-  
4 ternal Revenue Code of 1986 is amended  
5 by inserting “or (iv)” after “under clause  
6 (i)”.

7 (D) CONFORMING AMENDMENT.—Section  
8 3231(e)(2)(C) of the Internal Revenue Code of  
9 1986 is amended by striking “the second sen-  
10 tence of section 3121(a)(1)” and inserting “sec-  
11 tion 3121(aa)(2)”.

12 (2) AMENDMENT TO THE SOCIAL SECURITY  
13 ACT.—Section 209(a)(1)(I) of the Social Security  
14 Act (42 U.S.C. 409(a)(1)(I)) is amended by insert-  
15 ing before the semicolon at the end the following:  
16 “except that this subparagraph shall apply only to  
17 calendar years for which the contribution and ben-  
18 efit base (as so determined) is less than \$400,000,  
19 and, for such calendar years, only to the extent that  
20 remuneration with respect to employment paid to  
21 such employee does not exceed \$400,000”.

22 (b) DETERMINATION OF SELF-EMPLOYMENT INCOME  
23 ABOVE CONTRIBUTION AND BENEFIT BASE AFTER  
24 2024.—

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

3           (A) IN GENERAL.—Section 1402(b) of the  
4 Internal Revenue Code of 1986 is amended to  
5 read as follows:

6           “(b) SELF-EMPLOYMENT INCOME.—

7           “(1) IN GENERAL.—The term ‘self-employment  
8 income’ means the net earnings from self-employ-  
9 ment derived by an individual, except that such term  
10 shall not include net earnings from self-employment  
11 if such net earnings for the taxable year are less  
12 than \$400.

13           “(2) LIMITATION ON OASDI TAX.—For purposes  
14 of section 1401(a), the term ‘self-employment in-  
15 come’ shall not exceed the sum of—

16           “(A) the total compensation not in excess  
17 of the contribution and benefit base (as deter-  
18 mined under section 230 of the Social Security  
19 Act) which is effective for the calendar year in  
20 which such taxable year begins, reduced by the  
21 amount of wages not in excess of such base  
22 paid to such individual during the taxable year,  
23 plus

24           “(B) the total compensation in excess of  
25 the greater of—

1 “(i) \$400,000, or

2 “(ii) the amount of wages paid to  
3 such individual during the taxable year.

4 “(3) DEFINITION AND SPECIAL RULES.—

5 “(A) TOTAL COMPENSATION.—For pur-  
6 poses of paragraph (2), the term ‘total com-  
7 pensation’ means the sum of the net earnings  
8 from self-employment and the amount of wages  
9 paid to such individual during the taxable year.

10 “(B) WAGES.—For purposes of this sub-  
11 section, the term ‘wages’—

12 “(i) shall be determined without re-  
13 gard to section 3121(aa); and

14 “(ii) includes—

15 “(I) such remuneration paid to  
16 an employee for services included  
17 under an agreement entered into pur-  
18 suant to the provisions of section  
19 3121(l) (relating to coverage of citi-  
20 zens of the United States who are em-  
21 ployees of foreign affiliates of Amer-  
22 ican employers) as would be wages  
23 under section 3121(a) if such services  
24 constituted employment under section  
25 3121(b), and

1                   “(II) compensation which is sub-  
2                   ject to the tax imposed by section  
3                   3201 or 3211 (or would be so subject  
4                   but for paragraph (2) of section  
5                   3231(e)).

6                   “(C) NONRESIDENT ALIENS.—A non-  
7                   resident alien individual shall not be treated as  
8                   an individual for purposes of paragraph (1), ex-  
9                   cept as provided by an agreement under section  
10                  233 of the Social Security Act. An individual  
11                  who is not a citizen of the United States but  
12                  who is a resident of the Commonwealth of  
13                  Puerto Rico, the Virgin Islands, Guam, or  
14                  American Samoa shall not, for purposes of this  
15                  chapter, be considered to be a nonresident alien  
16                  individual.

17                  “(D) CHURCH EMPLOYEE.—In the case of  
18                  church employee income, the special rules of  
19                  subsection (j)(2) shall apply for purposes of  
20                  paragraph (1).”.

21                  (B) CONFORMING AMENDMENTS.—

22                         (i) Section 1402(j)(2)(A) of the Inter-  
23                         nal Revenue Code of 1986 is amended by  
24                         striking all that precedes “shall be ap-  
25                         plied” and inserting:

1           “(A) SEPARATE APPLICATION OF DE MINI-  
2           MIS RULE.—Subsection (b)(1)”.

3                   (ii) Section 1402(j)(2)(B) of such  
4           Code is amended by striking “paragraph  
5           (2) of subsection (b)” and inserting “sub-  
6           section (b)(1)”.

7           (2) AMENDMENT TO THE SOCIAL SECURITY  
8           ACT.—

9                   (A) IN GENERAL.—Section 211(b) of the  
10           Social Security Act (42 U.S.C. 411(b)) is  
11           amended to read as follows:

12           “(b) SELF-EMPLOYMENT INCOME.—

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

19                   “(2) LIMITATION.—The term ‘self-employment  
20           income’ shall not exceed the sum of—

21                           “(A) the total compensation not in excess  
22                           of the contribution and benefit base (as deter-  
23                           mined under section 230) which is effective for  
24                           the calendar year in which such taxable year  
25                           begins, reduced by the amount of wages not in



1 excess of such base paid to such individual dur-  
2 ing the taxable year, plus

3 “(B) the total compensation in excess of  
4 the greater of—

5 “(i) \$400,000, or

6 “(ii) the amount of wages paid to  
7 such individual during the taxable year.

8 “(3) DEFINITION AND SPECIAL RULES.—

9 “(A) TOTAL COMPENSATION.—For pur-  
10 poses of paragraph (2), the term ‘total com-  
11 pensation’ means the sum of the net earnings  
12 from self-employment and the amount of wages  
13 paid to such individual during the taxable year.

14 “(B) WAGES.—For purposes of this sub-  
15 section, the term ‘wages’ shall be determined  
16 without regard to section 209(a)(1).

17 “(C) NONRESIDENT ALIENS.—A non-  
18 resident alien individual shall not be treated as  
19 an individual for purposes of paragraph (1), ex-  
20 cept as provided by an agreement under section  
21 233. An individual who is not a citizen of the  
22 United States but who is a resident of the Com-  
23 monwealth of Puerto Rico, the Virgin Islands,  
24 Guam, or American Samoa shall not, for pur-

1 poses of this subsection, be considered to be a  
2 nonresident alien individual.

3 “(D) CHURCH EMPLOYEE.—In the case of  
4 church employee income, the special rules of  
5 subsection (i)(2) shall apply for purposes of  
6 paragraph (1).”.

7 (B) CONFORMING AMENDMENT.—Section  
8 211(i)(2) of the Social Security Act (42 U.S.C.  
9 411(i)(2)) is amended by striking “(b)(2)” and  
10 inserting “(b)(1)” each place it appears.

11 (c) SPECIAL RULE FOR WAGES FROM MULTIPLE  
12 EMPLOYERS WHICH TOTAL IN EXCESS OF \$400,000.—

13 (1) IN GENERAL.—Subchapter A of chapter 21  
14 of the Internal Revenue Code of 1986 is amended by  
15 adding at the end the following new section:

16 **“SEC. 3103. SPECIAL RULES FOR REMUNERATION FROM**  
17 **MULTIPLE EMPLOYERS.**

18 “(a) IN GENERAL.—In the case of an employee re-  
19 ceiving wages from more than one employer during a cal-  
20 endar year, there is hereby imposed a tax on such em-  
21 ployee (for the last taxable year beginning in the calendar  
22 year the wages are received) equal to the excess (if any)  
23 of—

1           “(1) the tax that would have been imposed by  
2           section 3101(a) if such wages had been received  
3           from one employer, over

4           “(2) the aggregate tax imposed by such section  
5           with respect to such wages.

6           “(b) COORDINATION WITH SPECIAL REFUND PROVI-  
7           SION.—No credit shall be determined under section 31(b)  
8           with respect to any employee for any taxable year unless  
9           the amount described in subsection (a)(1) with respect to  
10          wages received during the calendar year in which such tax-  
11          able year begins exceeds the amount described in sub-  
12          section (a)(2) with respect to such wages, and the amount  
13          of such credit so determined shall not exceed such excess.

14          “(c) WAGES.—For purposes of this section, the term  
15          ‘wages’ shall have the same meaning as when used in sec-  
16          tion 1402(b).

17          “(d) APPLICATION TO TIER I RAILROAD RETIRE-  
18          MENT TAX.—In the case of compensation (as defined in  
19          section 3231(e)), for purposes of applying subsections (a)  
20          and (b), the reference to the tax that would have been  
21          imposed by section 3101(a) shall be treated as including  
22          a reference to so much of the tax that would have been  
23          imposed on such compensation under section 3201(a) or  
24          3211(a) (or would have been so imposed but for paragraph

1 (2) of section 3231(e)) as is determined by reference to  
2 the rate of tax in effect under section 3101(a).”.

3 (2) FAILURE BY INDIVIDUAL TO PAY ESTI-  
4 MATED INCOME TAX.—Subsection (m) of section  
5 6654 of the Internal Revenue Code of 1986 is  
6 amended to read as follows:

7 “(m) SPECIAL RULE FOR CERTAIN EMPLOYMENT  
8 TAXES.—For purposes of this section, the tax imposed by  
9 sections 3101(b)(2) (to the extent not withheld) and the  
10 tax imposed by section 3103 shall be treated as taxes im-  
11 posed by chapter 2.”.

12 (3) CLERICAL AMENDMENT.—The table of sec-  
13 tions for subchapter A of chapter 21 of the Internal  
14 Revenue Code of 1986 is amended by adding at the  
15 end the following new item:

“Sec. 3103. Special rules for remuneration from multiple employers.”.

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

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

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

22 “(4) For each calendar year after 2024, the na-  
23 tional average wage index as defined in this section  
24 for such calendar year shall be deemed to be the na-  
25 tional average wage index determined under the pre-

1 ceding paragraphs of this section increased by the  
2 following percentage:

3 “(A) For calendar years 2025 through  
4 2030, 0.5 percent.

5 “(B) For calendar years 2031 through  
6 2036, 0.6 percent.

7 “(C) For calendar years 2037 through  
8 2042, 0.7 percent.

9 “(D) For calendar years 2043 through  
10 2046, 0.8 percent.

11 “(E) For calendar years after 2046, 0.9  
12 percent.”.

13 (e) EFFECTIVE DATES.—

14 (1) IN GENERAL.—The amendments made by  
15 subsections (a) and (c) shall apply to remuneration  
16 paid in calendar years after 2024.

17 (2) SELF-EMPLOYMENT INCOME.—The amend-  
18 ments made by subsection (b) shall apply to net  
19 earnings from self-employment derived in taxable  
20 years beginning after December 31, 2024.

21 **SEC. 202. INCLUDING EARNINGS OVER \$400,000 IN SOCIAL**  
22 **SECURITY BENEFIT FORMULA.**

23 (a) INCLUSION OF EARNINGS OVER \$400,000 IN DE-  
24 TERMINATION OF PRIMARY INSURANCE AMOUNTS.—Sec-

1 tion 215(a)(1)(A) of the Social Security Act (42 U.S.C.  
2 415(a)(1)(A)) is amended—

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

4 (2) in clause (iii), by inserting “and” at the  
5 end; and

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

7 “(iv) 1 percent of the individual’s excess aver-  
8 age indexed monthly earnings (as defined in sub-  
9 section (b)(5)(A)).”.

10 (b) DEFINITION OF EXCESS AVERAGE INDEXED  
11 MONTHLY EARNINGS.—Section 215(b) of the Social Secu-  
12 rity Act (42 U.S.C. 415(b)) is amended—

13 (1) by striking “wages” and “self-employment  
14 income” each place such terms appear and inserting  
15 “basic wages” and “basic self-employment income”,  
16 respectively; and

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

18 “(5)(A) An individual’s excess average indexed  
19 monthly earnings shall be equal to the amount of the indi-  
20 vidual’s average indexed monthly earnings that would be  
21 determined under this subsection by substituting ‘excess  
22 wages’ for ‘basic wages’ and ‘excess self-employment in-  
23 come’ for ‘basic self-employment income’ each place such  
24 terms appear in this subsection (except in this paragraph).

25 “(B) For purposes of this subsection—

1           “(i) the term ‘basic wages’ means that portion  
2 of the wages of an individual paid in a year that  
3 does not exceed the contribution and benefit base for  
4 the year;

5           “(ii) the term ‘basic self-employment income’  
6 means that portion of the self-employment income of  
7 an individual credited to a year that does not exceed  
8 an amount equal to the contribution and benefit  
9 base for the year minus the amount of the wages  
10 paid to the individual in the year;

11           “(iii) the term ‘excess wages’ means that por-  
12 tion of the wages of an individual paid in a year  
13 after 2024 that are not basic wages; and

14           “(iv) the term ‘excess self-employment income’  
15 means that portion of the self-employment income of  
16 an individual credited to a year after 2024 that is  
17 not basic self-employment income.”.

18           (c) CONFORMING AMENDMENTS.—Title II of the So-  
19 cial Security Act is amended—

20           (1) in section 203(a)(6)(A) (42 U.S.C.  
21 403(a)(6)(A)), by striking “85 percent of such indi-  
22 vidual’s average indexed monthly earnings” and in-  
23 serting “the sum of 85 percent of such individual’s  
24 average indexed monthly earnings and 1 percent of

1 such individual's excess average indexed monthly  
2 earnings (as defined in section 215(b)(5)(A))”;

3 (2) in section 212 (42 U.S.C. 412), by inserting  
4 “excess average indexed monthly earnings,” after  
5 “average indexed monthly earnings,” each place it  
6 appears;

7 (3) in section 215(e)(1) (42 U.S.C. 415(e)(1)),  
8 by inserting “and before 2025” after “after 1974”.

9 (d) EFFECTIVE DATE.—The amendments made by  
10 this section shall apply with respect to remuneration paid  
11 in calendar years after 2024 and to net earnings from self-  
12 employment derived in taxable years beginning after De-  
13 cember 31, 2024.

14 **SEC. 203. APPLICATION OF SOCIAL SECURITY TAX TO NET**  
15 **INVESTMENT INCOME.**

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

19 “(A) 3.8 percent of the lesser of—

20 “(i) net investment income for such  
21 taxable year, or

22 “(ii) the excess (if any) of—

23 “(I) the modified adjusted gross  
24 income for such taxable year, over



1                   “(II) the medicare contribution  
2                   threshold amount, plus  
3                   “(B) 12.4 percent of the lesser of—  
4                   “(i) net investment income for such  
5                   taxable year, or  
6                   “(ii) the excess (if any) of—  
7                   “(I) the modified adjusted gross  
8                   income for such taxable year, over  
9                   “(II) the social security contribu-  
10                  tion threshold amount.”.

11           (b) APPLICATION TO ESTATES AND TRUSTS.—Sec-  
12   tion 1411(a)(2) of such Code is amended by striking “3.8  
13   percent” and all that follows and inserting “the sum of—  
14                  “(A) 3.8 percent of the lesser of—  
15                  “(i) the undistributed net investment  
16                  income for such taxable year, or  
17                  “(ii) the excess (if any) of—  
18                  “(I) the adjusted gross income  
19                  (as defined in section 67(e)) for such  
20                  taxable year, over  
21                  “(II) the dollar amount at which  
22                  the highest tax bracket in section 1(e)  
23                  begins for such taxable year, plus  
24                  “(B) 12.4 percent of the lesser of—

1 “(i) the amount described in subpara-  
2 graph (A)(i), or

3 “(ii) the excess described in subpara-  
4 graph (A)(ii).”.

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

7 “(b) THRESHOLD AMOUNTS.—For purposes of this  
8 section—

9 “(1) MEDICARE CONTRIBUTION THRESHOLD  
10 AMOUNT.—The term ‘medicare contribution thresh-  
11 old amount’ means—

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

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

19 “(C) in any other case, \$200,000.

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

23 (d) CLERICAL AMENDMENT.—The heading of chap-  
24 ter 2A of such Code (and the item relating to such chapter  
25 in the table of chapters for subtitle A of chapter 1 of such

1 Code) are each amended by striking “medicare contribu-  
2 tion” and inserting “contributions”.

3 (e) EFFECTIVE DATE.—The amendments made by  
4 this section shall apply to taxable years beginning after  
5 December 31, 2024.

6 **SEC. 204. ESTABLISHING THE SOCIAL SECURITY TRUST**  
7 **FUND.**

8 (a) IN GENERAL.—Section 201(a) of the Social Secu-  
9 rity Act (42 U.S.C. 401(a)) is amended to read as follows:  
10 “(a) There is hereby created on the books of the  
11 Treasury of the United States a trust fund to be known  
12 as the ‘Social Security Trust Fund’. The Social Security  
13 Trust Fund shall consist of the securities held by the Sec-  
14 retary of the Treasury for the Federal Old-Age and Sur-  
15 vivors Insurance Trust Fund and the Federal Disability  
16 Insurance Trust Fund and the amount standing to the  
17 credit of the Federal Old-Age and Survivors Insurance  
18 Trust Fund and the Federal Disability Insurance Trust  
19 Fund on the books of the Treasury on January 1 of the  
20 first calendar year beginning after the date of the enact-  
21 ment of section 203 of the Social Security 2100 Act, which  
22 securities and amount the Secretary of the Treasury is  
23 authorized and directed to transfer to the Social Security  
24 Trust Fund, and, in addition, such gifts and bequests as  
25 may be made as provided in subsection (i)(1), and such

1 amounts as may be appropriated to, or deposited in, the  
2 Social Security Trust Fund as hereinafter provided. There  
3 is hereby appropriated to the Social Security Trust Fund  
4 for the first fiscal year that begins after date of the enact-  
5 ment of section 203 of the Social Security 2100 Act, and  
6 for each fiscal year thereafter, out of any moneys in the  
7 Treasury not otherwise appropriated, amounts equivalent  
8 to 100 percent of—

9           “(1) the taxes imposed by chapter 21 (other  
10       than sections 3101(b) and 3111(b)) of the Internal  
11       Revenue Code of 1986 with respect to wages (as de-  
12       fined in section 3121 of such Code) reported to the  
13       Secretary of the Treasury pursuant to subtitle F of  
14       the Internal Revenue Code of 1986, as determined  
15       by the Secretary of the Treasury by applying the ap-  
16       plicable rates of tax under such chapter (other than  
17       sections 3101(b) and 3111(b)) to such wages, which  
18       wages shall be certified by the Commissioner of So-  
19       cial Security on the basis of the records of wages es-  
20       tablished and maintained by such Commissioner in  
21       accordance with such reports;

22           “(2) the taxes imposed by chapter 2 (other than  
23       section 1401(b)) of the Internal Revenue Code of  
24       1986 with respect to self-employment income (as de-  
25       fined in section 1402 of such Code) reported to the

1 Secretary of the Treasury on tax returns under sub-  
2 title F of such Code, as determined by the Secretary  
3 of the Treasury by applying the applicable rate of  
4 tax under such chapter (other than section 1401(b))  
5 to such self-employment income, which self-employ-  
6 ment income shall be certified by the Commissioner  
7 of Social Security on the basis of the records of self-  
8 employment income established and maintained by  
9 the Commissioner of Social Security in accordance  
10 with such returns; and

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

14 The amounts appropriated by paragraphs (1), (2), and (3)  
15 shall be transferred from time to time from the general  
16 fund in the Treasury to the Social Security Trust Fund,  
17 such amounts to be determined on the basis of estimates  
18 by the Secretary of the Treasury of the taxes, specified  
19 in paragraphs (1), (2), and (3), paid to or deposited into  
20 the Treasury; and proper adjustments shall be made in  
21 amounts subsequently transferred to the extent prior esti-  
22 mates were in excess of or were less than the taxes speci-  
23 fied in such paragraphs (1), (2), and (3). All amounts  
24 transferred to the Social Security Trust Fund under the  
25 preceding sentence shall be invested by the Managing

1 Trustee in the same manner and to the same extent as  
2 the other assets of the Trust Fund. Notwithstanding the  
3 preceding sentence, in any case in which the Secretary of  
4 the Treasury determines that the assets of the Trust Fund  
5 would otherwise be inadequate to meet the Trust Fund's  
6 obligations for any month, the Secretary of the Treasury  
7 shall transfer to the Trust Fund on the first day of such  
8 month the total amount which would have been trans-  
9 ferred to the Trust Fund under this section as in effect  
10 on October 1, 1990; and the Trust Fund shall pay interest  
11 to the general fund on the amount so transferred on the  
12 first day of any month at a rate (calculated on a daily  
13 basis, and applied against the difference between the  
14 amount so transferred on such first day and the amount  
15 which would have been transferred to the Trust Fund up  
16 to that day under the procedures in effect on January 1,  
17 1983) equal to the rate earned by the investments of the  
18 Trust Fund in the same month under subsection (d).”.

19 (b) REQUIRED ACTUARIAL ANALYSIS.—Section  
20 201(c) of the Social Security Act is amended by striking  
21 the fourth sentence in the matter following paragraph (5)  
22 and inserting the following: “Such report shall also include  
23 actuarial analysis of the benefit cost with respect to dis-  
24 abled beneficiaries and their auxiliaries, to retired bene-

1 ficiaries and their auxiliaries, and to survivor bene-  
2 ficiaries.”.

3 (c) BOARD OF TRUSTEES.—

4 (1) BOARD OF TRUSTEES OF SOCIAL SECURITY  
5 TRUST FUND.—Section 201(c) of the Social Security  
6 Act, as amended by subsection (b) of this section, is  
7 further amended in the matter preceding paragraph  
8 (1) by striking “the Federal Old-Age and Survivors  
9 Insurance Trust Fund and the Federal Disability  
10 Insurance Trust Fund (hereinafter in this title  
11 called the ‘Trust Funds’)” and inserting “the Social  
12 Security Trust Fund (in this title referred to as the  
13 ‘Trust Fund’)”.

14 (2) CONTINUITY OF BOARD OF TRUSTEES.—  
15 The Board of Trustees of the Social Security Trust  
16 Fund created by the amendment made by subsection  
17 (a) shall be a continuous body with the Board of  
18 Trustees of the Federal Old-Age and Survivors In-  
19 surance Trust Fund and the Federal Disability In-  
20 surance Trust Fund in operation prior to the effec-  
21 tive date of such amendment. Individuals serving as  
22 members of the Board of Trustees of the Federal  
23 Old-Age and Survivors Insurance Trust Fund and  
24 the Federal Disability Insurance Trust Fund as of  
25 the effective date of such amendment shall serve the

1 remainder of their term as members of the Board of  
2 Trustees of the Social Security Trust Fund.

3 (d) CONFORMING AMENDMENTS RELATED TO SO-  
4 CIAL SECURITY TRUST FUND.—

5 (1) AMENDMENT TO SECTION HEADING.—The  
6 section heading for section 201 of the Social Secu-  
7 rity Act is amended to read as follows: “SOCIAL SE-  
8 CURITY TRUST FUND”.

9 (2) BOARD OF TRUSTEES.—Section 201(c) of  
10 such Act, as amended by subsections (b) and (c)(1),  
11 is further amended—

12 (A) in the matter preceding paragraph (1),  
13 by striking “Board of Trustees of the Trust  
14 Funds” and inserting “Board of Trustees of  
15 the Trust Fund”;

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

18 (C) in paragraph (2)—

19 (i) by striking “Trust Funds” and in-  
20 serting “Trust Fund”; and

21 (ii) by striking “their” and inserting  
22 “its”;

23 (D) in paragraph (3), by striking “either  
24 of the Trust Funds” and inserting “the Trust  
25 Fund”;



1 (E) in paragraph (5)—

2 (i) by striking “managing the Trust  
3 Funds” and inserting “managing the  
4 Trust Fund”; and

5 (ii) by striking “Trust Funds are”  
6 and inserting “Trust Fund is”;

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

10 (G) in the second sentence in the matter  
11 following paragraph (5), by striking “whether  
12 the Federal Old-Age and Survivors Insurance  
13 Trust Fund and the Federal Disability Insur-  
14 ance Trust Fund, individually and collectively,  
15 are” and inserting “whether the Social Security  
16 Trust Fund is”.

17 (3) INVESTMENTS.—Section 201 of such Act is  
18 amended in subsections (d) and (e) by striking  
19 “Trust Funds” each place it appears and inserting  
20 “Trust Fund”.

21 (4) CREDITING OF INTEREST AND PROCEEDS  
22 TO TRUST FUNDS.—Section 201(f) of such Act is  
23 amended—

24 (A) by striking “the Federal Old-Age and  
25 Survivors Insurance Trust Fund and the Fed-

1           eral Disability Insurance Trust Fund shall be  
2           credited to and form a part of the Federal Old-  
3           Age and Survivors Insurance Trust Fund and  
4           the Disability Insurance Trust Fund, respec-  
5           tively” and inserting “the Social Security Trust  
6           Fund shall be credited to and form a part of  
7           the Social Security Trust Fund”;

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

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

12          (5) ADMINISTRATIVE COSTS.—Section 201(g) of  
13          such Act is amended—

14                (A) in paragraph (1)—

15                   (i) in subparagraph (A), by striking  
16                   “Of the amounts authorized to be made  
17                   available out of the Federal Old-Age and  
18                   Survivors Insurance Trust Fund and the  
19                   Federal Disability Insurance Trust Fund  
20                   under the preceding sentence” and all that  
21                   follows through “(Public Law 103–296).”;  
22                   and

23                   (ii) in subparagraph (B)(i)—

24                               (I) by striking subclauses (II)  
25                               and (III) and inserting the following:

1           “(II) the portion of such costs which  
2           should have been borne by the Social Security  
3           Trust Fund,”; and

4                         (II) by redesignating subclauses  
5                         (IV) and (V) as subclauses (III) and  
6                         (IV);

7           (B) in paragraph (2)—

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

10                        (ii) by striking the last sentence; and

11           (C) in paragraph (4), by striking “Trust  
12           Funds” each place it appears and inserting  
13           “Trust Fund”.

14           (6) BENEFIT PAYMENTS.—Section 201(h) of  
15           such Act is amended to read as follows:

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

19           (7) GIFTS.—Section 201(i) of such Act is  
20           amended—

21                         (A) in paragraph (1), by striking “the  
22                         Federal Old-Age and Survivors Insurance Trust  
23                         Fund, the Federal Disability Insurance Trust  
24                         Fund” and inserting “the Social Security Trust  
25                         Fund”; and

1 (B) in paragraph (2)(B), by striking “the  
2 Federal Old-Age and Survivors Insurance Trust  
3 Fund” and inserting “the Social Security Trust  
4 Fund”.

5 (8) TRAVEL EXPENSES.—Section 201(j) of such  
6 Act is amended by striking “the Federal Old-Age  
7 and Survivors Insurance Trust Fund, or the Federal  
8 Disability Insurance Trust Fund (as determined ap-  
9 propriate by the Commissioner of Social Security)”  
10 and inserting “the Social Security Trust Fund”.

11 (9) DEMONSTRATION PROJECTS.—Section  
12 201(k) of such Act is amended by striking “the Fed-  
13 eral Disability Insurance Trust Fund and the Fed-  
14 eral Old-Age and Survivors Insurance Trust Fund,  
15 as determined appropriate by the Commissioner of  
16 Social Security” and inserting “the Social Security  
17 Trust Fund”.

18 (10) BENEFIT CHECKS.—Section 201(m) of  
19 such Act is amended—

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

23 (B) in paragraph (3), by striking “one of  
24 the Trust Funds” and inserting “the Trust  
25 Fund”; and

1 (C) by striking “such Trust Fund” each  
2 place it appears and inserting “the Trust  
3 Fund”.

4 (11) CONFORMING REPEALS.—

5 (A) IN GENERAL.—Section 201 of such  
6 Act is amended by striking subsections (b), (l),  
7 and (n).

8 (B) REDESIGNATIONS.—Section 201 of  
9 such Act is further amended—

10 (i) by redesignating subsections (c)  
11 through (j) as subsections (b) through (i),  
12 respectively;

13 (ii) by redesignating subsection (k) as  
14 subsection (j); and

15 (iii) by redesignating subsection (m)  
16 as subsection (k).

17 (C) REFERENCES TO REDESIGNATED SEC-  
18 TIONS.—

19 (i) Section 201(a) of such Act, as  
20 amended by subsection (a) of this section,  
21 is further amended—

22 (I) by striking “subsection  
23 (i)(1)” and inserting “subsection  
24 (h)(1)”; and

1 (II) by striking “subsection (d)”  
2 and inserting “subsection (c)”.

3 (ii) Section 1131(b)(1) of such Act is  
4 amended by striking “section 201(g)(1)”  
5 and inserting “section 201(f)(1)”.

6 (e) OTHER CONFORMING AMENDMENTS TO SOCIAL  
7 SECURITY ACT.—

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

10 (A) in section 202(x)(3)(B)(iii), by striking  
11 “the Federal Old-Age and Survivors Insurance  
12 Trust Fund and the Federal Disability Insur-  
13 ance Trust Fund, as appropriate,” and insert-  
14 ing “the Social Security Trust Fund”;

15 (B) in section 206(d)(5), by striking “the  
16 Federal Old-Age and Survivors Insurance Trust  
17 Fund and the Federal Disability Insurance  
18 Trust Fund, as appropriate” and inserting “the  
19 Social Security Trust Fund”;

20 (C) in section 206(e)(3)(B), by striking  
21 “the Federal Old-Age and Survivors Insurance  
22 Trust Fund and the Federal Disability Insur-  
23 ance Trust Fund” and inserting “the Social Se-  
24 curity Trust Fund”;

1 (D) in section 208(b)(5)(A), by striking  
2 “the Federal Old-Age and Survivors Insurance  
3 Trust Fund and the Federal Disability Insur-  
4 ance Trust Fund, as appropriate” and inserting  
5 “the Social Security Trust Fund”;

6 (E) in section 215(i)(1)(F)—

7 (i) in clause (i)—

8 (I) by striking “the combined  
9 balance in the Federal Old-Age and  
10 Survivors Insurance Trust Fund and  
11 the Federal Disability Insurance  
12 Trust Fund” and inserting “the bal-  
13 ance in the Social Security Trust  
14 Fund”; and

15 (II) by striking “and reduced by  
16 the outstanding amount of any loan  
17 (including interest thereon) thereto-  
18 fore made to either such Fund from  
19 the Federal Hospital Insurance Trust  
20 Fund under section 201(l)”;

21 (ii) in clause (ii)—

22 (I) by striking “the Federal Old-  
23 Age and Survivors Insurance Trust  
24 Fund and the Federal Disability In-  
25 surance Trust Fund” and inserting

1 “the Social Security Trust Fund”;  
2 and

3 (II) by striking “(other than pay-  
4 ments” and all that follows through  
5 “and reducing” and inserting “, but  
6 reducing”;

7 (F) in section 221(e)—

8 (i) by striking “Trust Funds” each  
9 place it appears and inserting “Trust  
10 Fund”; and

11 (ii) by striking the last sentence;

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

14 (H) in section 222(d)—

15 (i) in the section heading, by striking  
16 “TRUST FUNDS” and inserting “TRUST  
17 FUND”;

18 (ii) in paragraph (1), by striking “to  
19 the end that savings will accrue to the  
20 Trust Funds as a result of rehabilitating  
21 such individuals, there are authorized to be  
22 transferred from the Federal Old-Age and  
23 Survivors Insurance Trust Fund and the  
24 Federal Disability Insurance Trust Fund”  
25 and inserting “to the end that savings will



1 accrue to the Trust Fund as a result of re-  
2 habilitating such individuals, there are au-  
3 thorized to be transferred from the Social  
4 Security Trust Fund”; and

5 (iii) by amending paragraph (4) to  
6 read as follows:

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

12 (I) in section 228(g)—

13 (i) in the section heading, by striking  
14 “FEDERAL OLD-AGE AND SURVIVORS IN-  
15 SURANCE TRUST FUND” and inserting  
16 “SOCIAL SECURITY TRUST FUND”; and

17 (ii) in the matter preceding paragraph  
18 (1), by striking “Federal Old-Age and Sur-  
19 vivors Insurance Trust Fund” and insert-  
20 ing “Social Security Trust Fund”;

21 (J) in section 231(e), by striking “Trust  
22 Funds” each place it appears and inserting  
23 “Trust Fund”; and

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

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

3           (A) in section 703(j), by striking “Federal  
4 Disability Insurance Trust Fund, the Federal  
5 Old-Age and Survivors Insurance Trust Fund,”  
6 and inserting “Social Security Trust Fund”;

7           (B) in section 708(c), by striking “the  
8 ‘OASDI trust fund ratio’ under section 201(l),”  
9 after “computing”;

10          (C) in section 709—

11           (i) in subsection (a), by striking “Fed-  
12 eral Old-Age and Survivors Insurance  
13 Trust Fund and the Federal Disability In-  
14 surance Trust Fund” and inserting “Social  
15 Security Trust Fund”; and

16           (ii) in subsection (b)—

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

19           (II) in paragraph (2), by striking  
20 “Federal Old-Age and Survivors In-  
21 surance Trust Fund and the Federal  
22 Disability Insurance Trust Fund” and  
23 inserting “Social Security Trust  
24 Fund”; and

25          (D) in section 710—

1 (i) in subsection (a), by striking “Fed-  
2 eral Old-Age and Survivors Insurance  
3 Trust Fund and the Federal Disability In-  
4 surance Trust Fund” and inserting “Social  
5 Security Trust Fund”; and

6 (ii) in subsection (b)—

7 (I) by striking “any Trust Fund  
8 specified in subsection (a)” and in-  
9 serting “the Social Security Trust  
10 Fund”; and

11 (II) by striking “payments from  
12 any such Trust Fund” and inserting  
13 “payments from the Social Security  
14 Trust Fund”.

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

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

22 (B) in section 1129(e)(2)(A), by striking  
23 “the Federal Old-Age and Survivors Insurance  
24 Trust Fund or the Federal Disability Insurance  
25 Trust Fund, as determined appropriate by the

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

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

7 (D) in section 1145(c)—

8 (i) by striking paragraphs (1) and (2)  
9 and inserting the following:

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

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

14 (E) in section 1148(j)(1)(A)—

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

20 (ii) by striking the second sentence.

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

23 (A) in section 1817(g), by striking “Fed-  
24 eral Old-Age and Survivors Insurance Trust  
25 Fund and from the Federal Disability Insur-

1           ance Trust Fund” and inserting “Social Secu-  
2           rity Trust Fund”;

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

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

13          (f) CONFORMING AMENDMENTS OUTSIDE OF SOCIAL  
14          SECURITY ACT.—

15           (1) BUDGET.—

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

22           (B) SEQUESTRATION EXEMPTION.—Sec-  
23           tion 255(g)(1)(A) of the Balanced Budget and  
24           Emergency Deficit Control Act of 1985 (2  
25           U.S.C. 905(g)(1)(A)) is amended by striking

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

4           (2) TAX.—

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

11                (B) OVERPAYMENTS.—

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

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

1 the Treasury as appropriate by the Com-  
2 missioner of Social Security” and inserting  
3 “Social Security Trust Fund”.

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

7 (A) in subparagraph (B)—

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

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

14 (B) in subparagraph (C)—

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

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

21 (4) RAILROAD RETIREMENT BOARD.—Section 7  
22 of the Railroad Retirement Act of 1974 (45 U.S.C.  
23 231f) is amended—

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

1 Fund and the Federal Disability Insurance  
2 Trust Fund” and inserting “Social Security  
3 Trust Fund”;

4 (B) in subsection (c)(2)—

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

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

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

19 (g) RULE OF CONSTRUCTION.—Effective beginning  
20 on January 1, 2025, any reference in law (other than sec-  
21 tion 201(a) of the Social Security Act) to the “Federal  
22 Old-Age and Survivors Insurance Trust Fund” or the  
23 “Federal Disability Insurance Trust Fund” is deemed to  
24 be a reference to the Social Security Trust Fund.



1 (h) EFFECTIVE DATE.—The amendments made by  
2 this section shall take effect on January 1, 2025.

3 **TITLE III—STRENGTHENING**  
4 **SERVICE DELIVERY**

5 **SEC. 301. CLARIFYING THE REQUIREMENT TO MAIL SOCIAL**  
6 **SECURITY ACCOUNT STATEMENTS.**

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

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

13 (2) in subsection (c)(2)—

14 (A) by striking “Beginning not later than”  
15 and inserting “(A) Beginning not later than”;

16 (B) by inserting “by mail” after “provide”;  
17 and

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

19 “(B) In any case in which an eligible individual de-  
20 scribed in subparagraph (A) responds to an annual inquiry  
21 by the Commissioner relating to the mailing of the individ-  
22 ual’s statement by making an election that such statement  
23 for such year be provided in electronic form only, the re-  
24 quirements of this paragraph shall be deemed to be satis-  
25 fied for such year with respect to the individual.”.

1 (b) EFFECTIVE DATE.—The amendments made by  
2 subsection (a) shall apply with respect to Social Security  
3 account statements required to be provided on or after  
4 January 1, 2025.

5 **SEC. 302. PREVENTING CLOSURE OF FIELD AND HEARING**  
6 **OFFICES AND RESIDENT OR RURAL CONTACT**  
7 **STATIONS.**

8 (a) MORATORIUM ON CLOSURE OR CONSOLIDATION  
9 OF FIELD OR HEARING OFFICES OR NEW LIMITATIONS  
10 ON ACCESS TO SUCH OFFICES.—

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

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

23 (3) CESSATION OF MORATORIUM UPON REPORT  
24 TO CONGRESS.—Paragraph (1) shall cease to be ef-  
25 fective 180 days after the Commissioner submits to

1 the Committee on Ways and Means of the House of  
2 Representatives and the Committee on Finance of  
3 the Senate a detailed report outlining and justifying  
4 the process for selecting field or hearing offices to be  
5 closed or consolidated or otherwise to have limited  
6 access. Such report shall include—

7 (A) an analysis of the criteria used for se-  
8 lecting field or hearing offices for closure, con-  
9 solidation, or limited access;

10 (B) a description of how the Commissioner  
11 has analyzed and considered relevant factors,  
12 including but not limited to transportation and  
13 communication burdens faced by individuals  
14 serviced by the offices, including elderly and  
15 disabled citizens; and

16 (C) a description of any method of cost-  
17 benefit analysis applied by the Commissioner in  
18 connection with closures and consolidations of  
19 field or hearing offices, and other limitations on  
20 access to field or hearing offices, including any  
21 analysis that takes into account—

22 (i) the anticipated savings resulting  
23 from the closure, consolidation, or limita-  
24 tion on access;

1 (ii) the anticipated costs associated  
2 with replacing services lost by the closure,  
3 consolidation, or limitation on access;

4 (iii) the anticipated effects on employ-  
5 ees of the offices affected;

6 (iv) how the loss of access resulting  
7 from the closure, consolidation, or limita-  
8 tion on access will be replaced by the es-  
9 tablishment of a new field or hearing of-  
10 fice, increased access at a different office,  
11 or some other means, and the factors con-  
12 sidered by the Commissioner in deter-  
13 mining how to replace such lost access;  
14 and

15 (v) such other relevant factors as may  
16 be determined by the Commissioner, in-  
17 cluding but not limited to transportation  
18 and communication burdens faced by indi-  
19 viduals serviced by the offices, including el-  
20 derly and disabled citizens.

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

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

1 “Field and Hearing Offices

2 “(f)(1) Subject to paragraph (6), the Commissioner  
3 may not close a field or hearing office of the Administra-  
4 tion, consolidate two or more such offices, or otherwise  
5 impose any new limitation on public access to any such  
6 office, unless the Commissioner complies with the require-  
7 ments of paragraphs (2), (3), (4), and (5) in connection  
8 with the closure, consolidation, or limitation on public ac-  
9 cess.

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

13 “(i) not later than 120 days before the date of  
14 the closure, consolidation, or limitation on access,  
15 the Commissioner provides effective public notice of  
16 the proposed closure, consolidation, or limitation on  
17 access (including, to the extent practicable, notice by  
18 direct mailing and through community outlets such  
19 as newspapers and posting in heavily frequented  
20 public spaces) to individuals residing in the area  
21 serviced by the affected office or offices;

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

24 “(I) how the Commissioner will, not later  
25 than 30 days after the date of the closure, con-

1           solidation, or limitation on access, replace the  
2           loss in access resulting from the closure, con-  
3           solidation, or limitation on access by estab-  
4           lishing a new office, increasing public access to  
5           a different office, or some other means; and

6                   “(II) how to contact the Administration if  
7           an individual experiences service delays or prob-  
8           lems as a result of the closure, consolidation, or  
9           limitation on access; and

10                   “(iii) not earlier than 30 days after the  
11           issuance of public notice pursuant to clause (i) and  
12           not later than 45 days before the date of the pro-  
13           posed closure, consolidation, or limitation on access,  
14           the Commissioner conducts at least 2 public hear-  
15           ings (scheduled so that the first and last such hear-  
16           ings are separated by at least 10 days), at which the  
17           Commissioner presents the justifications for the clo-  
18           sure, consolidation, or limitation on access described  
19           in subparagraph (B) and provides for attendees an  
20           opportunity to present their views regarding the pro-  
21           posed closure, consolidation, or limitation on access.

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

1           “(i) an analysis of the criteria used for selecting  
2           the field or hearing office or offices for closure, con-  
3           solidation, or limited access;

4           “(ii) a description of how the Commissioner has  
5           analyzed and considered relevant factors, including  
6           but not limited to transportation and communication  
7           burdens faced by individuals serviced by the offices,  
8           including elderly and disabled citizens; and

9           “(iii) a description of a method of cost-benefit  
10          analysis which shall be applied by the Commissioner  
11          in connection with the closure, consolidation, or limi-  
12          tation on access, and which shall take into ac-  
13          count—

14                 “(I) the anticipated savings resulting from  
15                 the closure, consolidation, or limitation on ac-  
16                 cess;

17                 “(II) the anticipated costs associated with  
18                 replacing services lost by the closure, consolida-  
19                 tion, or limitation on access;

20                 “(III) the anticipated effects on employees  
21                 of the offices affected; and

22                 “(IV) such other relevant factors as may  
23                 be determined by the Commissioner, including  
24                 but not limited to transportation and commu-  
25                 nication burdens faced by individuals serviced

1           by the offices, including elderly and disabled  
2           citizens.

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

9           “(3) The requirements of this paragraph are met in  
10 connection with a closure, consolidation, or limitation on  
11 access referred to in paragraph (1) only if, not later than  
12 30 days before the date of the proposed closure, consolida-  
13 tion, or limitation on access, the Commissioner submits  
14 to the Committee on Ways and Means of the House of  
15 Representatives, the Committee on Finance of the Senate,  
16 and each Member of the Congress representing a State  
17 or congressional district in which the affected office or of-  
18 fices are located a detailed final report in support of the  
19 closure, consolidation, or limitation on access. Such report  
20 shall include—

21           “(A) the justifications described in paragraph  
22 (2)(B), (including any amendments made to such  
23 justifications after the public hearings conducted  
24 pursuant to paragraph (2)(A));



1           “(B) any findings made by the Commissioner  
2           pursuant to the public hearings;

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

7           “(D) the final decision of the Commissioner re-  
8           garding the closure, consolidation, or new limitation  
9           on access; and

10          “(E) such other information as the Commis-  
11          sioner considers relevant.

12          “(4)(A) Upon timely request by any individual who  
13          makes a showing in writing described in subparagraph (B)  
14          in connection with a proposed closure, consolidation, or  
15          limitation on access referred to in subparagraph (A), the  
16          Commissioner shall give such individual an opportunity for  
17          a hearing with respect to the closure, consolidation, or lim-  
18          itation on access. The request for the hearing shall be con-  
19          sidered timely only if it is made not later than 30 days  
20          before the proposed date of the closure, consolidation, or  
21          limitation on access. The Commissioner shall submit to  
22          the Committee on Ways and Means of the House of Rep-  
23          resentatives, the Committee on Finance of the Senate, and  
24          each Member of the Congress representing a State or con-  
25          gressional district in which the affected office or offices

1 are located the Commissioner’s findings based on the  
2 hearing and a description of any action taken or to be  
3 taken by the Commissioner on the basis of such findings.

4 “(B) A showing described in subparagraph (A) shall  
5 consist of a showing that—

6 “(i) the determination of the Commissioner to  
7 close a field or hearing office, consolidate field or  
8 hearing offices, or impose a new limitation on access  
9 to a field or hearing office is arbitrary, capricious,  
10 an abuse of discretion, not in accordance with law,  
11 or not based on substantial evidence; or

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

15 “(5) The requirement of this paragraph is met in  
16 connection with a closure, consolidation, or limitation on  
17 access referred to in paragraph (1) only if such closure,  
18 consolidation, or limitation on access will not result in the  
19 total number of field or hearing offices of the Administra-  
20 tion falling below the total number of such offices that  
21 were in operation on September 30, 2022.

22 “(6) Paragraph (1) shall not apply with respect to  
23 any temporary action by the Commissioner to close or oth-  
24 erwise limit access to field or hearing offices in response  
25 to an emergency.”.

1           (2) EFFECTIVE DATE.—The amendment made  
2           by paragraph (1) of this subsection shall apply with  
3           respect to closures and consolidations of field or  
4           hearing offices and impositions of new limitations on  
5           access to such offices occurring after the cessation  
6           of the moratorium under subsection (a) of this sec-  
7           tion.

8   **SEC. 303. ENSURING ACCESS TO PROFESSIONAL REP-**  
9                           **RESENTATION.**

10          (a) IN GENERAL.—Section 206(a)(2)(A) of the Social  
11          Security Act (42 U.S.C. 406(a)(2)(A)) is amended by  
12          striking “The Commissioner of Social Security shall” and  
13          all that follows through the end and inserting the fol-  
14          lowing: “Notwithstanding the previous sentence, in the  
15          case of an agreement described in this subparagraph en-  
16          tered into on or after the date of enactment of the Social  
17          Security 2100 Act, there shall be substituted for the dollar  
18          amount specified in clause (ii)(II) an amount equal to such  
19          dollar amount (as increased pursuant to the previous sen-  
20          tence) in effect for the calendar year preceding such cal-  
21          endar year or, if larger, the product (rounded to the near-  
22          est dollar) of \$4,000 and the ratio of the national average  
23          wage index (as defined in section 209(k)(1)) for the sec-  
24          ond calendar year preceding such calendar year to the na-  
25          tional average wage index (as so defined) for 1989. Not

1 later than November 1 of each calendar year after 2022,  
2 the Commissioner of Social Security shall publish in the  
3 Federal Register the dollar amount applicable to agree-  
4 ments entered into in the succeeding calendar year.”.

5 (b) CONFORMING AMENDMENT.—Section 209(k)(1)  
6 of such Act (42 U.S.C. 409(k)(1)), as amended by sections  
7 103(c) and 106(b), is further amended by inserting  
8 “206(a)(2)(A),” after “203(f)(8)(B)(ii),”.

9 (c) PUBLICATION OF TRANSITION AMOUNT.—The  
10 Commissioner of Social Security shall publish in the Fed-  
11 eral Register the dollar amount applicable to agreements  
12 entered into during the portion of 2023 occurring on or  
13 after the date of enactment of this Act not later than 3  
14 months after such date of enactment.

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