



## Social Security 2100 Act: A Sacred Trust (S. 3071 / H.R. 5723)

AFSCME supports the Social Security 2100: A Sacred Trust ([H.R. 5723 / S. 3071](#)), introduced by Rep. John Larson (D-CT) and Sen. Richard Blumenthal (D-CT). The bill would boost and strengthen Social Security benefits, keeping more beneficiaries out of poverty.

Social Security helps workers to earn a benefit to allow them to retire with dignity, provide for their spouse and dependent children when they die and to have insurance in case a disabling long-term illness or injury strikes before they retire. In March 2022, over 65 million people collected Social Security benefits through this successful and effective program.

**Social Security benefits are essential but modest.** In March 2022, the average benefit for the three core groups of Social Security beneficiaries – retired workers, disabled workers and aged widows and widowers – was only \$1,618 a month, or just over \$19,400 a year. This is well below the minimum income necessary to enable a secure but basic retirement for a single retiree in good health and with no mortgage payments.

**The Social Security 2100 Act would improve Social Security benefits in 2022 through 2026.**

- **Across-the-board benefit increase for all beneficiaries:** The legislation would increase the benefits of beneficiaries by \$30 a month, making up for years of scant Cost-of-Living Adjustments (COLAs).
- **Boost in minimum benefit for long-serving low-wage workers:** The new special minimum benefit would ensure that after 30 years of work a retiree at full retirement age would receive a monthly benefit that is at least 125 percent of the poverty level. This would help individuals who first become eligible for benefits during 2022 through 2026.
- **Better protection from inflation:** The current COLA formula does not accurately reflect the health care costs retirees face and does not protect the purchasing power of monthly benefit checks. The legislation would set the COLA to be the consumer price index for the elderly (CPI-E), which more closely tracks the living expenses of seniors.
- **Increasing benefits for older beneficiaries.** The bill would gradually increase the benefits for the oldest and other long-term beneficiaries, keeping more older beneficiaries out of poverty. This would be effective in 2022 through 2026 for beneficiaries who have been receiving Social Security benefits for more than 15 years.
- **Fairer benefits for widows and widowers.** Ensures that the law does not penalize households for having two incomes.

- **Ends the 5-month disability benefit waiting period.** Individuals with Amyotrophic Lateral Sclerosis (ALS) or other severe disabilities will no longer have to wait.
- **New caregiver credits.** Makes sure that Social Security rules do not penalize beneficiaries in retirement for taking time out of the workforce to care for children or other dependents by adding new credits towards benefits.
- **Extends Social Security dependent benefits** for students to age 26 and for part-time students.
- **Increases access** to Social Security dependent benefits for children who live with grandparents or other relatives.
- **Requires SSA to mail annual statements to all workers** – The bill requires SSA to mail annual statements showing the FICA contributions workers make and projections for their benefits in the future. Currently, SSA makes this information available only on its website mySSA.com.
- **Prevents unwarranted closures of SSA field offices** – The bill will improve customer service by making it more difficult to close field offices.

**The Social Security 2100 Act corrects the injustice caused by the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP).** After working hard their entire lives, contributing part of their wages to the state public employee retirement system and playing by the rules, public employees should look forward to retiring with dignity. But the GPO and the WEP unfairly reduces their earned Social Security benefits. The Social Security 2100 Act would fully repeal both GPO and WEP from 2022 through 2026. This will help the [2.0 million](#) Social Security beneficiaries affected by the WEP and the [723,970](#) Social Security beneficiaries who had spousal or widow(er)'s benefits reduced by the GPO, as of December 2021.

**The Social Security 2100 Act strengthens the Trust Fund.** The bill strengthens the Social Security Trust Fund reserves by adding four more years of solvency and closes more than half of the program's long-term shortfall. By applying Social Security's federal payroll tax to earnings above \$400,000, the bill ensures that millionaires and billionaires pay their fair share. It also upholds President Biden's promise not to tax individuals earning \$400,000 or less.

**Call to Action: Enactment of the Social Security 2100 Act is an urgently needed first step to help beneficiaries struggling to make ends meet. AFSCME urges Congress to pass the Social Security 2100 Act to improve Social Security benefits, especially by fully repealing GPO and WEP. AFSCME stands ready to ensure that these improvements to Social Security do not lapse and are extended to help more retirees.**

*April 27, 2022*

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