


[Home](#) / [Issues](#)

Social Security 2100 Act

Rep. Larson's [press conference](#), [announcement](#), [bill text](#) and [press release](#) for the Social Security 2100 Act of 2023.

For 87 years, the Federal Government has kept the promise to all Americans: if they contribute to Social Security with each and every paycheck, they would be able to retire with dignity. President Biden has called this promise a "sacred trust."

It is Congress' responsibility to keep that promise and to safeguard Social Security for all Americans. Congress must also ensure the benefits keep up with Americans' expenses – today, tomorrow, and forever.

That's why, as Ranking Member of the House Ways and Means Social Security Subcommittee, Rep. Larson authored the Social Security 2100 Act (H.R. 4583).

Increases and Expands 12 Essential Benefits

- **Increases benefits** 2% across the board for all Social Security beneficiaries for the first time in 52 years!
- **Improves the Cost-of-Living Adjustment (COLA)**, so it reflects the inflation actually experienced by seniors.
- **Increases benefits** to boost lower income seniors.
- **Improves benefits for widows and widowers** from two-income households.
- **Restores student benefits** up to age 26, for the dependent children of disabled, deceased, or retired workers.
- **Increases access to benefits for children** living with grandparents or other relatives.
- **Repeals the Windfall Elimination Provision (WEP)** and Government Pension Offset (GPO) that currently penalize many public servants.
- **Ends the 5-month waiting period** to receive disability benefits.
- **Increases benefits by an additional 5%** for the most elderly who have been receiving benefits for 15 years or more.
- **Provides caregiver credits** to ensure that people (mostly women) are not penalized in retirement for taking time out of the workforce to care for children or other dependents.
- **Ends the disability benefit cliff**, replacing it with a gradual offset for earnings.
- **Cuts taxes for** middle-income beneficiaries.
- **Corrects an unintended flaw in how Social Security benefits are wage-indexed**, to prevent benefits from dropping (a "notch") if the wage index decreases.
- **Ensures that these benefits do not result in reduced Supplemental Security Income (SSI)** payments or a loss of eligibility for Medicaid or CHIP.
- **Combines the "Old-Age and Survivors Insurance" (OASI)** and the Disability Insurance (DI) Trust Funds into one fund to ensure seamless benefit payments.

Social Security 2100 Pays for These Benefits by:

- **Ensuring millionaires and billionaires pay their fair share** by applying FICA to earnings above \$400,000, with those extra earnings counted toward benefits at a reduced rate.
- **Closing the loophole of avoiding FICA taxes** and receiving a lower rate on investment income by adding an additional 12.4% net investment income tax (NIIT) only for taxpayers making over \$400,000.

Issues

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[Rep. Larson Delivering for Connecticut's First District](#)
[Social Security 2100 Act](#)
[Infrastructure and Transportation](#)
[National Service](#)
[Coltsville](#)
[Connecticut Manufacturing](#)
[Connecticut's Defense Industry](#)
[Education](#)
[Energy And Environment](#)
[Voting and Elections](#)
[Gun Violence Prevention](#)
[Health Care](#)
[Family and Medical Leave](#)
[Immigration](#)
[Jobs and the Economy](#)
[Veterans](#)
[Crumbling Foundations](#)
[The Israel-Hamas War](#)

More on Social Security 2100 Act



[Social Security Unveils Major Safety Update to Boost Identity Checks](#)

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[Newsweek: Social Security Unveils Major Safety Update to Boost Identity Checks](#)

The Social Security Administration (SSA) has confirmed that it is "implementing stronger identity verification procedures" to prevent fraud after a leaked memo earlier this week detailed the plans.

Newsweek has contacted the SSA for comment via email.



[On national 'day of action,' Democrats rally against cuts to Medicaid](#)

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March 18, 2025 | [In The News](#)

[CT Mirror: On national 'day of action,' Democrats rally against cuts to Medicaid](#)

Democrats rallied outside the state Capitol in Hartford on Tuesday in a coordinated national "day of action" aimed at heading off what they say are inevitable cuts to Medicaid as the Trump administration and Republicans move to extend provisions of the 2017 tax cut law.



[Social Security Administration to require in-person identity checks for new and existing recipients](#)

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[Associated Press: Social Security Administration to require in-person identity ...](#)

In an effort to limit fraudulent claims, [the Social Security Administration](#) will impose tighter identity-proofing measures — which will require millions of recipients and applicants to visit agency field offices rather than interact with the agency over the phone.



[ICYMI: Larson Discusses Trump-Musk Plan to Cut Social Security on Forbes Newsroom](#)

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March 18, 2025 | [Press Release](#)

East Hartford, CT – House Ways and Means Social Security Subcommittee Ranking Member John B. Larson (CT-01) joined Forbes Newsroom with Brittany Lewis to discuss the Trump-Musk plan to cut Social Security and demand accountability from Elon Musk's 'DOGE.'



[Social Security 'Clawback' Change Could Bankrupt Seniors](#)

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March 17, 2025 | [In The News](#)

[Rolling Stone: Social Security 'Clawback' Change Could Bankrupt Seniors](#)

At 5 p.m. on Friday, March 7, Donald Trump's Social Security Administration (SSA) announced a change in policy that could easily bankrupt some of the program's senior beneficiaries.



[Larson Blasts Trump-Musk Memo to 'Sabotage' the Social Security Administration](#)

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March 17, 2025 | [Press Release](#)

East Hartford, CT – Today, House Ways and Means Social Security Subcommittee Ranking Member John B. Larson (CT-01) released the following statement after an internal memo leaked outlining the Trump-Musk Administration's plan to sabotage Social Security Administration (SSA) operations.



[CT congressman defends Social Security as 'capitalism's safety net' amid claims of waste and fraud](#)

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[Hartford Courant: CT congressman defends Social Security as 'capitalism's safet...](#)

John Larson is worried.

For more than a decade in his Congressional career, the East Hartford Democrat has focused sharply on **preserving Social Security** even when the issue was not in the headlines.

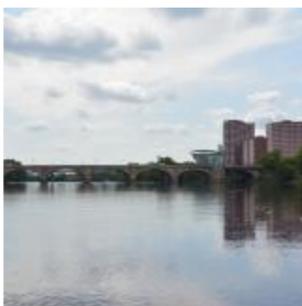


[ICYMI: Larson Demands Answers, Republicans Vote to Shield Trump and Musk's 'DOGE' from Accountability](#)

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March 14, 2025 | [Press Release](#)

East Hartford, CT – This week, House Ways and Means Social Security Subcommittee Ranking Member John B. Larson (CT-01) demanded answers from President Trump and unelected billionaire Elon Musk in the Ways and Means Committee.



['Wow! Watch This.' Ranking Dem Rips GOP Refusal to Probe Trump-Musk Push to Privatize Social Security](#)

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March 13, 2025 | [In The News](#)

[Common Dreams: 'Wow! Watch This.' Ranking Dem Rips GOP Refusal to Probe Trump-M...](#)

"This is how mad everyone should be."



[As Social Security faces an uncertain future, the debate on privatization heats up again](#)

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March 13, 2025 | [In The News](#)

[CNBC: As Social Security faces an uncertain future, the debate on privatization...](#)

President **Donald Trump**'s efforts to slash federal government spending have ignited a new debate about the future of **Social Security**.

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