

119TH CONGRESS  
2D SESSION

# H. R. 9296

To improve the retirement security of United States families by strengthening  
Social Security.

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## IN THE HOUSE OF REPRESENTATIVES

JUNE 11, 2026

Ms. SÁNCHEZ (for herself, Ms. SCHAKOWSKY, Ms. NORTON, Ms. PINGREE, Mr. LYNCH, and Mr. COHEN) introduced the following bill; which was referred to the Committee on Ways and Means, and in addition to the Committee on Education and Workforce, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

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## A BILL

To improve the retirement security of United States families  
by strengthening Social Security.

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 “Strengthening Social  
5       Security Act of 2026”.

1 **SEC. 2. DETERMINATION OF TAXABLE WAGES AND SELF-**  
 2 **EMPLOYMENT INCOME ABOVE CONTRIBU-**  
 3 **TION AND BENEFIT BASE AFTER 2027.**

4 (a) DETERMINATION OF TAXABLE WAGES ABOVE  
 5 CONTRIBUTION AND BENEFIT BASE AFTER 2027.—

6 (1) AMENDMENTS TO THE INTERNAL REVENUE  
 7 CODE OF 1986.—Section 3121 of the Internal Rev-  
 8 enue Code of 1986 is amended—

9 (A) in subsection (a)(1), by inserting “the  
 10 applicable percentage (determined under sub-  
 11 section (c)(1)) of” before “that part of the re-  
 12 muneration”; and

13 (B) in subsection (c), by striking “(c) IN-  
 14 CLUDED AND EXCLUDED SERVICE.—For pur-  
 15 poses of this chapter, if” and inserting the fol-  
 16 lowing:

17 “(c) SPECIAL RULES FOR WAGES AND EMPLOY-  
 18 MENT.—

19 “(1) APPLICABLE PERCENTAGE OF REMUNERA-  
 20 TION IN DETERMINING TAXABLE WAGES.—For pur-  
 21 poses of subsection (a)(1), the applicable percentage  
 22 for a calendar year shall be equal to—

23 “(A) for 2028, 80 percent,

24 “(B) for 2029 through 2031, the applica-  
 25 ble percentage under this paragraph for the

1 previous year, decreased by 20 percentage  
2 points, and

3 “(C) for 2032 and each year thereafter, 0  
4 percent.

5 “(2) INCLUDED AND EXCLUDED SERVICE.—For  
6 purposes of this chapter, if”.

7 (2) AMENDMENTS TO THE SOCIAL SECURITY  
8 ACT.—Section 209 of the Social Security Act (42  
9 U.S.C. 409) is amended—

10 (A) in subsection (a)(1)(I)—

11 (i) by inserting “and before 2028”  
12 after “1974”; and

13 (ii) by inserting “and” after the semi-  
14 colon;

15 (B) in subsection (a)(1), by adding at the  
16 end the following new subparagraph:

17 “(J) The applicable percentage (deter-  
18 mined under subsection (I)) of that part of re-  
19 muneration which, after remuneration (other  
20 than remuneration referred to in the succeeding  
21 subsections of this section) equal to the con-  
22 tribution and benefit base (determined under  
23 section 230) with respect to employment has  
24 been paid to an individual during any calendar  
25 year after 2027 with respect to which such con-

1           tribution and benefit base is effective, is paid to  
 2           such individual during such calendar year;”;  
 3           and

4                   (C) by adding at the end the following new  
 5           subsection:

6           “(l) For purposes of subsection (a)(1)(J), the applica-  
 7           ble percentage for a calendar year shall be equal to—

8                   “(1) for 2028, 80 percent,

9                   “(2) for 2029 through 2031, the applicable per-  
 10           centage under this subsection for the previous year,  
 11           decreased by 20 percentage points, and

12                   “(3) for 2032 and each year thereafter, 0 per-  
 13           cent.”.

14                   (3) EFFECTIVE DATE.—The amendments made  
 15           by this subsection shall apply with respect to remun-  
 16           eration paid in calendar years after 2027.

17           (b) DETERMINATION OF TAXABLE SELF-EMPLOY-  
 18           MENT INCOME ABOVE CONTRIBUTION AND BENEFIT  
 19           BASE AFTER 2027.—

20                   (1) AMENDMENTS TO THE INTERNAL REVENUE  
 21           CODE OF 1986.—Section 1402 of the Internal Rev-  
 22           enue Code of 1986 is amended—

23                   (A) in subsection (b)(1), by striking “that  
 24           part of the net earnings” and all that follows  
 25           through “minus” and inserting the following:

1 “an amount equal to the applicable percentage  
2 (as determined under subsection (d)(2)) of that  
3 part of the net earnings from self-employment  
4 which is in excess of the difference (not to be  
5 less than 0) between (i) an amount equal to the  
6 contribution and benefit base (as determined  
7 under section 230 of the Social Security Act)  
8 which is effective for the calendar year in which  
9 such taxable year begins, and”; and

10 (B) in subsection (d)—

11 (i) by striking “(d) EMPLOYEE AND  
12 WAGES.—The term” and inserting the fol-  
13 lowing:

14 “(d) RULES AND DEFINITIONS.—

15 “(1) EMPLOYEE AND WAGES.—The term”; and

16 (ii) by adding at the end the fol-  
17 lowing:

18 “(2) APPLICABLE PERCENTAGE OF NET EARN-  
19 INGS FROM SELF-EMPLOYMENT IN DETERMINING  
20 TAXABLE SELF-EMPLOYMENT INCOME.—For pur-  
21 poses of subsection (b)(1), the applicable percentage  
22 for a taxable year beginning in any calendar year re-  
23 ferred to in such paragraph shall be equal to—

24 “(A) for 2028, 80 percent,

1 “(B) for 2029 through 2031, the applica-  
 2 ble percentage under this paragraph for the  
 3 previous year, decreased by 20 percentage  
 4 points, and

5 “(C) for 2032 and each year thereafter, 0  
 6 percent.”.

7 (2) AMENDMENTS TO THE SOCIAL SECURITY  
 8 ACT.—Section 211 of the Social Security Act (42  
 9 U.S.C. 411) is amended—

10 (A) in subsection (b)—

11 (i) in paragraph (1)(I)—

12 (I) by striking “or” after the  
 13 semicolon; and

14 (II) by inserting “and before  
 15 2028” after “1974”;

16 (ii) by redesignating paragraph (2) as  
 17 paragraph (3); and

18 (iii) by inserting after paragraph (1)  
 19 the following:

20 “(2) For any taxable year beginning in any cal-  
 21 endar year after 2027, an amount equal to the appli-  
 22 cable percentage (as determined under subsection  
 23 (l)) of that part of net earnings from self-employ-  
 24 ment which is in excess of the difference (not to be  
 25 less than 0) between—

1           “(A) an amount equal to the contribution  
 2           and benefit base (as determined under section  
 3           230) that is effective for such calendar year,  
 4           and

5           “(B) the amount of the wages paid to such  
 6           individual during such taxable year, or”; and

7           (B) by adding at the end the following:

8           “(1) For purposes of subsection (b)(2), the applicable  
 9           percentage for a taxable year beginning in any calendar  
 10          year referred to in such paragraph shall be equal to—

11           “(1) for 2028, 80 percent,

12           “(2) for 2029 through 2031, the applicable per-  
 13          centage under this subsection for the previous year,  
 14          decreased by 20 percentage points, and

15           “(3) for 2032 and each year thereafter, 0 per-  
 16          cent.”.

17           (3) EFFECTIVE DATE.—The amendments made  
 18          by this subsection shall apply with respect to taxable  
 19          years beginning during or after calendar year 2028.

20   **SEC. 3. ADJUSTMENTS TO BEND POINTS IN DETERMINING**  
 21                   **PRIMARY INSURANCE AMOUNT AND INCLU-**  
 22                   **SION OF SURPLUS EARNINGS FOR BENEFIT**  
 23                   **DETERMINATIONS.**

24          (a) ADJUSTMENTS RELATING TO FIRST BEND  
 25          POINT.—

1 (1) INCREASE IN FIRST BEND POINT FACTOR.—

2 (A) IN GENERAL.—Section 215(a)(1)(A)(i)  
3 of the Social Security Act (42 U.S.C.  
4 415(a)(1)(A)(i)) is amended by striking “90  
5 percent” and inserting “95 percent”.

6 (B) EFFECTIVE DATE; APPLICATION  
7 RULE.—The amendment made by subparagraph  
8 (A) shall apply with respect to computations or  
9 recomputations of primary insurance amounts  
10 made on or after January 1, 2032, except that  
11 section 215(a)(1)(A)(i) of the Social Security  
12 Act shall be applied by making the following  
13 substitutions for “95 percent” for computations  
14 and recomputations made in the following cal-  
15 endar years:

16 (i) For calendar year 2032, by sub-  
17 stituting “91 percent”.

18 (ii) For calendar year 2033, by sub-  
19 stituting “92 percent”.

20 (iii) For calendar year 2034, by sub-  
21 stituting “93 percent”.

22 (iv) For calendar year 2035, by sub-  
23 stituting “94 percent”.



1           (2) INCREASE IN FIRST BEND POINT.—Section  
2           215(a)(1)(B) of such Act (42 U.S.C. 415(a)(1)(B))  
3           is amended—

4                   (A) by redesignating clause (iii) as clause  
5                   (iv); and

6                   (B) by inserting after clause (ii) the fol-  
7                   lowing new clause:

8           “(iii) With respect to computations or recompu-  
9           tations of primary insurance amounts made on or  
10           after January 1, 2032, the amount determined  
11           under clause (i) of this subparagraph for purposes  
12           of subparagraph (A)(i) for such calendar year shall  
13           be increased by—

14                   “(I) for calendar year 2033, 1 percent,

15                   “(II) for each of calendar years 2034  
16                   through 2046, the percent determined under  
17                   this clause for the preceding year increased by  
18                   1 percentage point, and

19                   “(III) for calendar year 2047 and each  
20                   year thereafter, 15 percent.”.

21           (3) APPLICATION OF INCREASE; RECOMPUTA-  
22           TIONS.—The amendments made by this subsection  
23           shall apply with respect to every individual who be-  
24           comes entitled to old-age or disability insurance ben-  
25           efits under title II of the Social Security Act, or who

1 dies (before becoming so entitled), in any calendar  
2 year. Notwithstanding section 215(f)(1) of the Social  
3 Security Act, the Commissioner of Social Security  
4 shall recompute the primary insurance amount of  
5 each such individual on the first day of each cal-  
6 endar year during the period beginning with cal-  
7 endar year 2032 and ending with calendar year  
8 2047 to the extent necessary to carry out the  
9 amendments made by this section.

10 (b) INCLUSION OF SURPLUS AVERAGE INDEXED  
11 MONTHLY EARNINGS IN DETERMINATION OF PRIMARY  
12 INSURANCE AMOUNTS.—Section 215(a)(1)(A) of the So-  
13 cial Security Act (42 U.S.C. 415(a)(1)(A)) is amended—

14 (1) in clauses (i), (ii), and (iii), by inserting  
15 “basic” before “average indexed monthly earnings”  
16 each place it appears;

17 (2) in clause (ii), by striking “and” at the end;

18 (3) in clause (iii), by adding “and” at the end;

19 and

20 (4) by inserting after clause (iii) the following  
21 new clause:

22 “(iv) 5 percent of the individual’s surplus aver-  
23 age indexed monthly earnings,”.

24 (c) BASIC AIME AND SURPLUS AIME.—

1           (1) BASIC AIME.—Section 215(b)(1) of such  
2    Act (42 U.S.C. 415(b)(1)) is amended—

3                   (A) by inserting “basic” before “average”;  
4           and

5                   (B) in subparagraph (A), by striking  
6           “paragraph (3)” and inserting “paragraph  
7           (3)(A)” and by inserting before the comma the  
8           following: “to the extent such total does not ex-  
9           ceed the contribution and benefit base for the  
10          applicable year”.

11          (2) SURPLUS AIME.—

12                (A) IN GENERAL.—Section 215(b)(1) of  
13          such Act (as amended by paragraph (1)) is  
14          amended—

15                   (i) by redesignating subparagraphs  
16           (A) and (B) as clauses (i) and (ii), respec-  
17           tively;

18                   (ii) by inserting “(A)” after “(b)(1)”;

19           and

20                   (iii) by adding at the end the fol-  
21          lowing new subparagraph:

22          “(B)(i) An individual’s surplus average indexed  
23          monthly earnings shall be equal to the quotient obtained  
24          by dividing—

1           “(I) the total (after adjustment under para-  
 2       graph (3)(B)) of such individual’s surplus earnings  
 3       (determined under clause (ii)) for such individual’s  
 4       benefit computation years (determined under para-  
 5       graph (2)), by

6           “(II) the number of months in those years.

7       “(ii) For purposes of clause (i) and paragraph (3)(B),  
 8       an individual’s surplus earnings for a benefit computation  
 9       year are the total of such individual’s wages paid in and  
 10      self-employment income credited to such benefit computa-  
 11      tion year, to the extent such total (before adjustment  
 12      under paragraph (3)(B)) exceeds the contribution and  
 13      benefit base for such year.”.

14               (B)   CONFORMING    AMENDMENT.—The  
 15              heading for section 215(b) of such Act is  
 16              amended by striking “Average Indexed Monthly  
 17              Earnings” and inserting “Basic Average In-  
 18              dexed Monthly Earnings; Surplus Average In-  
 19              dexed Monthly Earnings”.

20               (3) ADJUSTMENT OF SURPLUS EARNINGS FOR  
 21              PURPOSES OF DETERMINING SURPLUS AIME.—Sec-  
 22              tion 215(b)(3) of such Act (42 U.S.C. 415(b)(3)) is  
 23              amended—

24                      (A) in subparagraph (A), by striking “sub-  
 25              paragraph (B)” and inserting “subparagraph

1 (C)” and by inserting “and determination of  
2 basic average indexed monthly income” after  
3 “paragraph (2)”;

4 (B) by redesignating subparagraph (B) as  
5 subparagraph (C); and

6 (C) by inserting after subparagraph (A)  
7 the following new subparagraph:

8 “(B) For purposes of determining under paragraph  
9 (1)(B) an individual’s surplus average indexed monthly  
10 earnings, the individual’s surplus earnings (described in  
11 paragraph (2)(B)(ii)) for a benefit computation year shall  
12 be deemed to be equal to the product of—

13 “(i) the individual’s surplus earnings for such  
14 year (as determined without regard to this subpara-  
15 graph), and

16 “(ii) the quotient described in subparagraph  
17 (A)(ii).”.

18 (d) EFFECTIVE DATE.—The amendments made by  
19 subsections (b) and (c) shall apply with respect to individ-  
20 uals who initially become eligible (within the meaning of  
21 section 215(a)(3)(B) of the Social Security Act) for old-  
22 age or disability insurance benefits under title II of the  
23 Social Security Act, or who die (before becoming eligible  
24 for such benefits), in any calendar year after 2032.

1 **SEC. 4. CONSUMER PRICE INDEX FOR ELDERLY CON-**  
2 **SUMERS.**

3 (a) IN GENERAL.—The Bureau of Labor Statistics  
4 of the Department of Labor shall prepare and publish an  
5 index for each calendar month to be known as the “Con-  
6 sumer Price Index for Elderly Consumers” that indicates  
7 changes over time in expenditures for consumption which  
8 are typical for individuals in the United States who have  
9 attained early retirement age (as defined under section  
10 216(l)(2) of the Social Security Act (42 U.S.C. 416(l)(2))  
11 for purposes of an old-age, wife’s, or husband’s insurance  
12 benefit).

13 (b) EFFECTIVE DATE.—Subsection (a) shall apply  
14 with respect to calendar months ending on or after June  
15 30 of the calendar year in which this Act is enacted.

16 (c) AUTHORIZATION OF APPROPRIATIONS.—There  
17 are authorized to be appropriated such sums as are nec-  
18 essary to carry out the provisions of this section.

19 **SEC. 5. COMPUTATION OF COST-OF-LIVING INCREASES FOR**  
20 **SOCIAL SECURITY BENEFITS.**

21 (a) IN GENERAL.—Section 215(i) of the Social Secu-  
22 rity Act (42 U.S.C. 415(i)) is amended—

23 (1) in paragraph (1)(G), by inserting before the  
24 period the following: “, and, with respect to any  
25 monthly insurance benefit payable under this title,  
26 effective for adjustments under this subsection to

1 the primary insurance amount on which such benefit  
2 is based (or to any such benefit under section 227  
3 or 228), the applicable Consumer Price Index shall  
4 be deemed to be the Consumer Price Index for El-  
5 derly Consumers and such primary insurance  
6 amount shall be deemed adjusted under this sub-  
7 section using such Index”; and

8 (2) in paragraph (4), by striking “and by sec-  
9 tion 9001” and inserting “, by section 9001”, and  
10 by inserting after “1986,” the following: “and by  
11 section 5(a) of the Strengthening Social Security Act  
12 of 2026,”.

13 (b) CONFORMING AMENDMENTS IN APPLICABLE  
14 FORMER LAW.—Section 215(i)(1)(C) of the Social Secu-  
15 rity Act, as in effect in December 1978 and applied in  
16 certain cases under the provisions of such Act in effect  
17 after December 1978, is amended by inserting before the  
18 period the following: “, and, with respect to any monthly  
19 insurance benefit payable under this title, effective for ad-  
20 justments under this subsection to the primary insurance  
21 amount on which such benefit is based (or to any such  
22 benefit under section 227 or 228), the applicable Con-  
23 sumer Price Index shall be deemed to be the Consumer  
24 Price Index for Elderly Consumers and such primary in-

1 surance amount shall be deemed adjusted under this sub-  
 2 section using such Index”.

3 (c) EFFECTIVE DATE.—The amendments made by  
 4 this section shall apply to determinations made by the  
 5 Commissioner of Social Security under section 215(i)(2)  
 6 of the Social Security Act (42 U.S.C. 415(i)(2)) with re-  
 7 spect to cost-of-living computation quarters ending on or  
 8 after September 30, 2027.

9 **SEC. 6. IMPROVING SOCIAL SECURITY BENEFITS FOR WID-**  
 10 **OWS AND WIDOWERS IN TWO-INCOME HOUSE-**  
 11 **HOLDS.**

12 (a) IN GENERAL.—

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

15 (A) in paragraph (1)—

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

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

20 (iii) by striking subparagraph (D);

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

24 (v) in the flush matter following sub-  
 25 paragraph (E)(ii), as so redesignated, by



1           striking “or becomes entitled to an old-age  
2           insurance benefit” and all that follows  
3           through “such deceased individual,”;

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

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

10           “(i) subject to paragraph (9), the primary  
11           insurance amount (as determined for purposes  
12           of this subsection after application of subpara-  
13           graphs (B) and (C)) of such deceased indi-  
14           vidual, or

15           “(ii) subject to paragraphs (9) and (10), in  
16           the case of a fully insured widow or surviving  
17           divorced wife, 75 percent of the sum of any old-  
18           age or disability insurance benefit for which the  
19           widow or the surviving divorced wife is entitled  
20           for such month and the primary insurance  
21           amount (as determined for purposes of this  
22           subsection after application of subparagraphs  
23           (B) and (C)) of such deceased individual.”;

24           (C) in paragraph (5)—

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

4 (ii) in subparagraph (B), by striking  
5 “paragraph (1)(F)(i)” and inserting  
6 “paragraph (1)(E)(i)”; and

7 (D) by adding at the end the following new  
8 paragraphs:

9 “(9) For purposes of clauses (i) and (ii) of  
10 paragraph (2)(A), in the case of a surviving divorced  
11 wife, the amount determined under either such  
12 clause (and, for purposes of clause (ii) of paragraph  
13 (2)(A), as determined after application of paragraph  
14 (10)) shall be equal to the applicable percentage (as  
15 determined under section 202(b)(2)(B)) of such  
16 amount (as determined before application of this  
17 paragraph but after application of subsection  
18 (k)(3)).

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

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

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

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

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

(A) in paragraph (1)—

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

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

(iii) by striking subparagraph (D);

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

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

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

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

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

9 “(i) subject to paragraph (9), the primary  
10 insurance amount (as determined for purposes  
11 of this subsection after application of subpara-  
12 graphs (B) and (C)) of such deceased indi-  
13 vidual, or

14 “(ii) subject to paragraphs (9) and (10), in  
15 the case of a fully insured widower or surviving  
16 divorced husband, 75 percent of the sum of any  
17 old-age or disability insurance benefit for which  
18 the widower or the surviving divorced husband  
19 is entitled for such month and the primary in-  
20 surance amount (as determined for purposes of  
21 this subsection after application of subpara-  
22 graphs (B) and (C)) of such deceased indi-  
23 vidual.”;

24 (C) in paragraph (5)—

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

4 (ii) in subparagraph (B), by striking  
5 “paragraph (1)(F)(i)” and inserting  
6 “paragraph (1)(E)(i)”; and

7 (D) by adding at the end the following new  
8 paragraphs:

9 “(9) For purposes of clauses (i) and (ii) of  
10 paragraph (2)(A), in the case of a surviving divorced  
11 husband, the amount determined under either such  
12 clause (and, for purposes of clause (ii) of paragraph  
13 (2)(A), as determined after application of paragraph  
14 (10)) shall be equal to the applicable percentage (as  
15 determined under section 202(c)(2)(B)) of such  
16 amount (as determined before application of this  
17 paragraph but after application of subsection  
18 (k)(3)).

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

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

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

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

12          (b) EFFECTIVE DATE.—The amendments made by  
13          this section shall apply with respect to widow’s and wid-  
14          ower’s insurance benefits payable for months after Decem-  
15          ber 2027.

16          **SEC. 7. HOLDING SSI BENEFICIARIES HARMLESS.**

17          For purposes of determining the income of an indi-  
18          vidual to establish eligibility for, and the amount of, bene-  
19          fits payable under title XVI of the Social Security Act,  
20          the amount of any benefit to which the individual is enti-  
21          tled under title II of such Act shall be deemed not to ex-  
22          ceed the amount of the benefit that would be determined  
23          for such individual under such title as in effect on the day  
24          before the date of the enactment of this Act.

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