

119TH CONGRESS
2D SESSION

S. 4001

To amend title XVI of the Social Security Act to update eligibility for the supplemental security income program, and for other purposes.

IN THE SENATE OF THE UNITED STATES

MARCH 5, 2026

Ms. WARREN (for herself, Ms. HIRONO, Mr. WYDEN, Mrs. GILLIBRAND, Ms. SMITH, Mr. WHITEHOUSE, Mr. PADILLA, Mr. BLUMENTHAL, Ms. DUCKWORTH, Mr. SANDERS, Mr. VAN HOLLEN, Ms. BALDWIN, Mr. MARKEY, Mr. MERKLEY, Mr. BOOKER, Mr. DURBIN, Mrs. MURRAY, Ms. ALSOBROOKS, Mr. BENNET, Ms. SLOTKIN, and Mr. SCHIFF) introduced the following bill; which was read twice and referred to the Committee on Finance

A BILL

To amend title XVI of the Social Security Act to update eligibility for the supplemental security income program, and for other purposes.

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; TABLE OF CONTENTS.**

4 (a) SHORT TITLE.—This Act may be cited as the
5 “Supplemental Security Income Restoration Act of 2026”.

6 (b) TABLE OF CONTENTS.—The table of contents for
7 this Act is as follows:

- Sec. 1. Short title; table of contents.
- Sec. 2. Update in eligibility for the supplemental security income program.
- Sec. 3. Update in supplemental security income benefit amounts and repeal of marriage penalty.
- Sec. 4. Support and maintenance furnished in kind not included as income.
- Sec. 5. Exclusion of retirement accounts from resources.
- Sec. 6. Repeal of penalty for disposal of resources for less than fair market value.
- Sec. 7. Clarifying the treatment of certain State tax credits.
- Sec. 8. Treatment of tribal general welfare payments.
- Sec. 9. Elimination of dedicated accounts for certain past-due benefits.
- Sec. 10. Elimination of installment payment requirement.
- Sec. 11. Extension of period of exclusion of certain payments from countable resources.
- Sec. 12. Modification of rules to determine marital relationships.
- Sec. 13. Extension of the supplemental security income program to Puerto Rico, the United States Virgin Islands, Guam, and American Samoa.
- Sec. 14. Effective date.

1 SEC. 2. UPDATE IN ELIGIBILITY FOR THE SUPPLEMENTAL
2 SECURITY INCOME PROGRAM.

3 (a) UPDATE IN GENERAL INCOME EXCLUSION.—
4 Section 1612(b)(2)(A) of the Social Security Act (42
5 U.S.C. 1382a(b)(2)(A)) is amended by striking “\$240”
6 and inserting “\$1,892 (increased as described in section
7 1617(d) for each calendar year after 2026)”.

8 (b) UPDATE IN EARNED INCOME EXCLUSION.—Sec-
9 tion 1612(b)(4) of such Act (42 U.S.C. 1382a(b)(4)) is
10 amended by striking “\$780” each place it appears and
11 inserting “\$6,149 (increased as described in section
12 1617(d) for each calendar year after 2026”.

13 (c) UPDATE IN RESOURCE LIMIT FOR INDIVIDUALS
14 AND COUPLES.—Section 1611(a)(3) of such Act (42
15 U.S.C. 1382(a)(3)) is amended—

1 (1) in subparagraph (A), by striking “\$2,250”
 2 and all that follows through the period at the end
 3 and inserting “\$20,000 in calendar year 2026, and
 4 shall be increased as described in section 1617(d)
 5 for each subsequent calendar year.”; and

6 (2) in subparagraph (B), by striking “\$1,500”
 7 and all that follows through the period at the end
 8 and inserting “\$10,000 in calendar year 2026, and
 9 shall be increased as described in section 1617(d)
 10 for each subsequent calendar year.”.

11 (d) INFLATION ADJUSTMENT.—Section 1617 of such
 12 Act (42 U.S.C. 1382f) is amended—

13 (1) in the section heading, by inserting “; IN-
 14 **FLATION ADJUSTMENT**” after “**BENEFITS**”; and

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

16 “(d) In the case of any calendar year after 2026, each
 17 of the amounts specified in sections 1611(a)(3),
 18 1612(b)(2)(A), and 1612(b)(4) shall be increased by mul-
 19 tiplying each such amount by the quotient (not less than
 20 1) obtained by dividing—

21 “(1) the average of the Consumer Price Index
 22 for Elderly Consumers (CPI-E, as published by the
 23 Bureau of Labor Statistics of the Department of
 24 Labor) for the 12-month period ending with Sep-
 25 tember of the preceding calendar year, by

1 “(2) such average for the 12-month period end-
 2 ing with September 2026.”.

3 **SEC. 3. UPDATE IN SUPPLEMENTAL SECURITY INCOME**
 4 **BENEFIT AMOUNTS AND REPEAL OF MAR-**
 5 **RIAGE PENALTY.**

6 (a) IN GENERAL.—Section 1611(b) of the Social Se-
 7 curity Act (42 U.S.C. 1382(b)) is amended to read as fol-
 8 lows:

9 “(b)(1) The benefit under this title for an individual
 10 who does not have an eligible spouse shall be payable—

11 “(A) for calendar years 1974 through 2026, at
 12 the rate of \$1,752 (or, if greater, the amount deter-
 13 mined under section 1617), and

14 “(B) for calendar years after 2026, at the rate
 15 equal to the annual poverty guideline for the cal-
 16 endar year preceding such calendar year (as updated
 17 annually in the Federal Register by the Department
 18 of Health and Human Services under the authority
 19 of section 673(2) of the Omnibus Budget Reconcili-
 20 ation Act of 1981) as applicable to a single indi-
 21 vidual,

22 reduced by the amount of income, not excluded pur-
 23 suant to section 1612(b), of such individual.

24 “(2) The benefit under this title for an individual who
 25 has an eligible spouse shall be payable—

1 “(A) for calendar years 1974 through 2026, at
 2 the rate of \$2,628 (or, if greater, the amount deter-
 3 mined under section 1617), and

4 “(B) for calendar years after 2026, at the rate
 5 equal to twice the rate described in paragraph
 6 (1)(B),

7 reduced by the amount of income, not excluded pursuant
 8 to section 1612(b), of such individual and spouse.”.

9 (b) CONFORMING CHANGES TO COST-OF-LIVING AD-
 10 JUSTMENTS.—Section 1617(a)(1) of such Act (42 U.S.C.
 11 1382f(a)(1)) is amended by striking “(a)(1)(A), (a)(2)(A),
 12 (b)(1), and (b)(2)” and inserting “(a)(1)(A) and
 13 (a)(2)(A)”.

14 (c) EFFECTIVE DATE.—The amendments made by
 15 this section shall apply with respect to calendar years after
 16 2026.

17 **SEC. 4. SUPPORT AND MAINTENANCE FURNISHED IN KIND**
 18 **NOT INCLUDED AS INCOME.**

19 (a) IN GENERAL.—Section 1612(a)(2) of such Act
 20 (42 U.S.C. 1382a(a)(2)) is amended—

21 (1) in the matter preceding subparagraph (A),
 22 by inserting “(other than support or maintenance
 23 furnished in kind)” after “all other income”; and

24 (2) in subparagraph (A)—

25 (A) by striking “or kind”;

1 (B) by striking clause (i) and redesignating clauses (ii) and (iii) as clauses (i) and (ii), respectively; and

2 (C) in clause (ii) (as so redesignated), by striking “and the provisions of clause (i) shall not be applicable”.

3 (b) CONFORMING AMENDMENTS.—

4 (1) Section 1611(c) of such Act (42 U.S.C. 1382(c)) is amended by striking paragraph (6) and redesignating paragraphs (7) through (10) as paragraphs (6) through (9), respectively.

5 (2) Section 1612(a)(2) of such Act (42 U.S.C. 1382a(a)(2)) is amended—

6 (A) in subparagraph (F), by inserting “and” at the end;

7 (B) in subparagraph (G), by striking “; and” and inserting a period;

8 (C) by moving subparagraph (G) 2 ems to the right; and

9 (D) by striking subparagraph (H).

10 (3) Section 1621(c) of such Act (42 U.S.C. 1382j(c)) is amended to read as follows:

11 “(c) In determining the amount of income of an alien during the period of 5 years after such alien’s entry into the United States, support or maintenance furnished in

1 cash to the alien by such alien’s sponsor (to the extent
 2 that it reflects income or resources which were taken into
 3 account in determining the amount of income and re-
 4 sources to be deemed to the alien under subsection (a)
 5 or (b) of this section) shall not be considered to be income
 6 of such alien under section 1612(a)(2)(A).”.

7 **SEC. 5. EXCLUSION OF RETIREMENT ACCOUNTS FROM RE-**
 8 **SOURCES.**

9 Section 1613(a) of the Social Security Act (42 U.S.C.
 10 1382b(a)) is amended—

11 (1) in paragraph (16), by striking “; and” and
 12 inserting a semicolon;

13 (2) in paragraph (17), by striking the period at
 14 the end and inserting “; and”; and

15 (3) by inserting after paragraph (17) the fol-
 16 lowing new paragraph:

17 “(18) any qualified retirement plan or eligible
 18 deferred compensation plan (as such terms are de-
 19 fined in sections 4974(c) and 457(b), respectively, of
 20 the Internal Revenue Code of 1986).”.

21 **SEC. 6. REPEAL OF PENALTY FOR DISPOSAL OF RE-**
 22 **SOURCES FOR LESS THAN FAIR MARKET**
 23 **VALUE.**

24 Section 1613(c) of such Act (42 U.S.C. 1382b(c)) is
 25 amended to read as follows:

1 “(c) NOTIFICATION OF MEDICAID POLICY RESTRICT-
 2 ING ELIGIBILITY OF INSTITUTIONALIZED INDIVIDUALS
 3 FOR BENEFITS BASED ON DISPOSAL OF RESOURCES FOR
 4 LESS THAN FAIR MARKET VALUE.—

5 “(1) IN GENERAL.—At the time an individual
 6 (and the individual’s eligible spouse, if any) applies
 7 for benefits under this title, and at the time the eli-
 8 gibility of an individual (and such spouse, if any) for
 9 such benefits is redetermined, the Commissioner of
 10 Social Security shall—

11 “(A) inform such individual of the provi-
 12 sions of section 1917(c) providing for a period
 13 of ineligibility for benefits under title XIX for
 14 individuals who make certain dispositions of re-
 15 sources for less than fair market value, and in-
 16 form such individual that information obtained
 17 pursuant to subparagraph (B) will be made
 18 available to the State agency administering a
 19 State plan under title XIX (as provided in
 20 paragraph (2)); and

21 “(B) obtain from such individual informa-
 22 tion which may be used by the State agency in
 23 determining whether or not a period of ineligi-
 24 bility for such benefits would be required by
 25 reason of section 1917(c).

1 “(2) PROVISION OF INFORMATION TO STATE
 2 MEDICAID AGENCIES.—The Commissioner of Social
 3 Security shall make the information obtained under
 4 paragraph (1)(B) available, on request, to any State
 5 agency administering a State plan approved under
 6 title XIX.”.

7 **SEC. 7. CLARIFYING THE TREATMENT OF CERTAIN STATE**
 8 **TAX CREDITS.**

9 Title XVI of the Social Security Act (42 U.S.C. 1381
 10 et seq.) is amended—

11 (1) in section 1612(b)(19), by striking “and
 12 any payment” and all that follows through “credit)”
 13 and inserting “and any refund of State income taxes
 14 made to such individual (or such spouse) by reason
 15 of a State earned income tax credit (as defined by
 16 the Secretary)”;

17 (2) in section 1613(a)(11)—

18 (A) in subparagraph (A), by inserting “,
 19 and any refund of State income taxes made to
 20 such individual (or such spouse) by reason of a
 21 State child tax credit (as defined by the Sec-
 22 retary)” before the semicolon; and

23 (B) in subparagraph (B), by striking “and
 24 any payment” and all that follows through
 25 “credit)” and inserting “and any refund of

1 State income taxes made to such individual (or
 2 such spouse) by reason of a State earned in-
 3 come tax credit (as defined by the Secretary)”.

4 **SEC. 8. TREATMENT OF TRIBAL GENERAL WELFARE PAY-**
 5 **MENTS.**

6 (a) **INCOME EXCLUSION.**—Section 1612(b) of the So-
 7 cial Security Act (42 U.S.C. 1382a(b)) is amended—

8 (1) in paragraph (25), by striking “and” at the
 9 end;

10 (2) in paragraph (26), by striking the period at
 11 the end and inserting “; and”; and

12 (3) by adding at the end the following new
 13 paragraph:

14 “(27) the value of any Indian general welfare
 15 benefit (as defined in section 139E of the Internal
 16 Revenue Code of 1986) received by such individual
 17 (or such spouse).”.

18 (b) **RESOURCE EXCLUSION.**—Section 1613(a) of
 19 such Act (42 U.S.C. 1382b(a)), as amended by section 5
 20 of this Act, is amended—

21 (1) in paragraph (17), by striking “and” at the
 22 end;

23 (2) in paragraph (18), by striking the period at
 24 the end and inserting “; and”; and

1 (3) by adding at the end the following new
2 paragraph:

3 “(19) the value of any Indian general welfare
4 benefit (as defined in section 139E of the Internal
5 Revenue Code of 1986) received by such individual
6 (or such spouse).”.

7 **SEC. 9. ELIMINATION OF DEDICATED ACCOUNTS FOR CER-**
8 **TAIN PAST-DUE BENEFITS.**

9 (a) IN GENERAL.—Section 1631(a)(2) of the Social
10 Security Act (42 U.S.C. 1383(a)(2)) is amended by strik-
11 ing subparagraph (F).

12 (b) CONFORMING AMENDMENTS.—

13 (1) RELATING TO PAYMENTS AND PROCE-
14 DURES.—Section 1631(a)(2) of the Social Security
15 Act (42 U.S.C. 1383(a)(2)), as amended by sub-
16 section (a), is amended—

17 (A) by redesignating subparagraphs (G),
18 (H), and (I) as subparagraphs (F), (G), and
19 (H), respectively;

20 (B) in subparagraph (B)(vii)(I), by strik-
21 ing “subparagraph (I)” and inserting “subpara-
22 graph (H)”;

23 (C) in subparagraph (D)—

(i) in clause (i), by striking “subparagraphs (E) and (F)” and inserting “subparagraph (E)”; and

(ii) in clause (ii), by striking “subparagraph (I)” and inserting “subparagraph (H)”;

(D) in subparagraph (E), by striking “subparagraph (H)(ii)” and inserting “subparagraph (G)(ii)”; and

(E) in subparagraph (F)(i)(II), as redesignated by subparagraph (A), by striking “subparagraph (I)” and inserting “subparagraph (H)”.

(2) EXCLUSIONS FROM INCOME.—

(A) IN GENERAL.—Section 1612(b) of the Social Security Act is amended—

(i) by striking paragraph (21); and

(ii) by redesignating paragraphs (22) through (26) as paragraphs (21) through (25), respectively.

(B) CONFORMING AMENDMENT.—Section 1613(a)(17) of such Act is amended by striking “section 1612(b)(26)” and inserting “section 1612(b)(25)”.

1 (3) EXCLUSIONS FROM RESOURCES.—Section
2 1613(a) of the Social Security Act, as amended by
3 section 5, is amended—

4 (A) by striking paragraph (12); and

5 (B) by redesignating paragraphs (13)
6 through (18) as paragraphs (12) through (17),
7 respectively.

8 (c) TREATMENT OF AMOUNTS TRANSFERRED FROM
9 DEDICATED ACCOUNTS.—Amounts transferred from an
10 account established on behalf of an individual as described
11 in section 1631(a)(2)(F) of the Social Security Act (42
12 U.S.C. 1383(a)(2)(F)) (as in effect on the day before the
13 date of enactment of this Act) into another account of the
14 individual as a result of the amendments made by this
15 section shall not be taken into account as income or re-
16 sources of such individual for purposes of determining the
17 eligibility of such individual or any other individual for
18 benefits or assistance, or the amount or extent of such
19 benefits or assistance, under title XVI of the Social Secu-
20 rity Act (42 U.S.C. 1381 et seq.), under any other Federal
21 program, or under any State or local program financed
22 in whole or in part with Federal funds.

1 **SEC. 10. ELIMINATION OF INSTALLMENT PAYMENT RE-**
2 **QUIREMENT.**

3 (a) IN GENERAL.—Section 1631(a) of the Social Se-
4 curity Act (42 U.S.C. 1383(a)) is amended by striking
5 paragraph (10).

6 (b) CONFORMING AMENDMENT.—Section 1631(a)(1)
7 of such Act (42 U.S.C. 1383(a)(1)) is amended by striking
8 “(subject to paragraph (10))”.

9 **SEC. 11. EXTENSION OF PERIOD OF EXCLUSION OF CER-**
10 **TAIN PAYMENTS FROM COUNTABLE RE-**
11 **SOURCES.**

12 Section 1613(a)(7) of the Social Security Act (42
13 U.S.C. 1382b(a)(7)) is amended by striking “9 months”
14 and inserting “21 months”.

15 **SEC. 12. MODIFICATION OF RULES TO DETERMINE MAR-**
16 **ITAL RELATIONSHIPS.**

17 (a) IN GENERAL.—Section 1614(d) of the Social Se-
18 curity Act (42 U.S.C. 1382c(d)) is amended by striking
19 “except that” and all that follows through the period at
20 the end and inserting “except that if two individuals have
21 been determined to be married under section 216(h)(1)
22 for purposes of title II they shall be considered (from and
23 after the date of such determination or the date of their
24 application for benefits under this title, whichever is later)
25 to be married for purposes of this title.”.

1 (b) CONFORMING AMENDMENTS.—Title XVI of the
2 Social Security Act (42 U.S.C. 1381 et seq.) is amended—

3 (1) in section 1611(e)(3)—

4 (A) by striking “a husband and wife” each
5 place it appears and inserting “two married in-
6 dividuals”; and

7 (B) by striking “such husband and wife”
8 and inserting “such married individuals”;

9 (2) in section 1614(b)—

10 (A) in the first sentence, by striking “the
11 husband or wife of” and inserting “married to”;
12 and

13 (B) in the second sentence, by striking
14 “husband and wife” and inserting “married”;
15 and

16 (3) in section 1631(b)(1)(A)(i), by striking
17 “husband or wife” and inserting “spouse”.

18 **SEC. 13. EXTENSION OF THE SUPPLEMENTAL SECURITY IN-**
19 **COME PROGRAM TO PUERTO RICO, THE**
20 **UNITED STATES VIRGIN ISLANDS, GUAM, AND**
21 **AMERICAN SAMOA.**

22 (a) IN GENERAL.—Section 303 of the Social Security
23 Amendments of 1972 (42 U.S.C. 301 note; Public Law
24 92–603 86 Stat. 1484) is amended by striking subsection
25 (b).

1 (b) CONFORMING AMENDMENTS.—

2 (1) DEFINITION OF STATE.—Section
3 1101(a)(1) of the Social Security Act (42 U.S.C.
4 1301(a)(1)) is amended by striking the 5th sentence
5 and inserting the following: “Such term when used
6 in title XVI includes Puerto Rico, the United States
7 Virgin Islands, Guam, and American Samoa.”.

8 (2) ELIMINATION OF LIMIT ON TOTAL PAY-
9 MENTS TO THE TERRITORIES.—Section 1108 of
10 such Act (42 U.S.C. 1308) is amended—

11 (A) in the section heading, by striking “;
12 **LIMITATION ON TOTAL PAYMENTS**”;

13 (B) by striking subsection (a); and

14 (C) in subsection (c), by striking para-
15 graphs (2) and (4) and redesignating para-
16 graphs (3) and (5) as paragraphs (2) and (4),
17 respectively.

18 (3) UNITED STATES NATIONALS TREATED THE
19 SAME AS CITIZENS.—Section 1614(a)(1)(B) of such
20 Act (42 U.S.C. 1382c(a)(1)(B)) is amended—

21 (A) in clause (i)(I), by inserting “or na-
22 tional,” after “citizen”;

23 (B) in clause (i)(II), by adding “; or” at
24 the end; and

1 (C) in clause (ii), by inserting “or na-
2 tional” after “citizen”.

3 (4) TERRITORIES INCLUDED IN GEOGRAPHIC
4 MEANING OF THE UNITED STATES.—Section
5 1614(e) of such Act (42 U.S.C. 1382c(e)) is amend-
6 ed by striking “and the District of Columbia” and
7 inserting “, the District of Columbia, Puerto Rico,
8 the United States Virgin Islands, Guam, and Amer-
9 ican Samoa”.

10 (c) WAIVER AUTHORITY.—The Commissioner of So-
11 cial Security may waive or modify any statutory require-
12 ment relating to the provision of benefits under the Sup-
13 plemental Security Income Program under title XVI of the
14 Social Security Act in Puerto Rico, the United States Vir-
15 gin Islands, Guam, or American Samoa, to the extent that
16 the Commissioner deems it necessary in order to adapt
17 the program to the needs of the territory involved.

18 **SEC. 14. EFFECTIVE DATE.**

19 The amendments made by this Act shall take effect
20 on the first day of the first calendar month that begins
21 after the date that is 1 year after the date of enactment
22 of this Act.

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