

IMPROVING SOCIAL SECURITY’S SERVICE TO VICTIMS OF IDENTITY THEFT ACT

OCTOBER 31, 2025.—Committed to the Committee of the Whole House on the State
of the Union and ordered to be printed

Mr. SMITH of Missouri, from the Committee on Ways and Means,
submitted the following

R E P O R T

together with

ADDITIONAL AND SUPPLEMENTAL VIEWS

[To accompany H.R. 5345]

The Committee on Ways and Means, to whom was referred the bill (H.R. 5345) to amend title VII of the Social Security Act to provide for a single point of contact at the Social Security Administration for individuals who are victims of identity theft, having considered the same, reports favorably thereon with an amendment and recommends that the bill as amended do pass.

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The amendment is as follows:

Strike all after the enacting clause and insert the following:

SECTION 1. SHORT TITLE.

This Act may be cited as the “Improving Social Security’s Service to Victims of Identity Theft Act”.

SEC. 2. SINGLE POINT OF CONTACT FOR IDENTITY THEFT VICTIMS.

(a) IN GENERAL.—Title VII of the Social Security Act (42 U.S.C. 901 et seq.) is amended by adding at the end the following:

“SEC. 714. SINGLE POINT OF CONTACT FOR IDENTITY THEFT VICTIMS.

“(a) IN GENERAL.—The Commissioner of Social Security shall establish and implement procedures to ensure that any individual whose social security account number has been misused (such as to fraudulently obtain benefits under title II, VIII, or XVI of this Act, or in a manner that affects an individual’s records at the Social Security Administration, or in a manner that prompts the individual to request a new social security account number) or whose Social Security card has been lost in the course of transmission to the individual has a single point of contact at the Social Security Administration throughout the resolution of the individual’s case. The single point of contact shall track the individual’s case to completion and coordinate with other units to resolve issues as quickly as possible.

“(b) SINGLE POINT OF CONTACT.—

“(1) IN GENERAL.—For purposes of subsection (a), the single point of contact shall consist of a team or subset of specially trained employees who—

“(A) have the ability to coordinate with other units to resolve the issues involved in the individual’s case, and

“(B) shall be accountable for the case until its resolution.

“(2) TEAM OR SUBSET.—The employees included within the team or subset described in paragraph (1) may change as required to meet the needs of the Social Security Administration, provided that procedures have been established to—

“(A) ensure continuity of records and case history, and

“(B) notify the individual when appropriate.”

(b) EFFECTIVE DATE.—The amendment made by subsection (a) shall take effect 180 days after the date of enactment of this Act.

I. SUMMARY AND BACKGROUND

A. PURPOSE AND SUMMARY

The bill, H.R. 5345, the “Improving Social Security’s Service to Victims of Identity Theft Act,” as ordered reported by the Committee on Ways and Means on September 17, 2025, amends Title VII of the Social Security Act to require the Social Security Administration (SSA) to provide a single point of contact to any individual who needs to resolve a problem with the SSA because of misuse of his or her Social Security number (SSN), or because his or her Social Security card has been lost in the mail. The bill aims to make it easier and less confusing for a victim of identity theft or an individual with a compromised SSN to resolve issues related to the misuse of his or her SSN or loss of his or her Social Security card by providing a single point of contact within the SSA until all associated issues are resolved.

B. BACKGROUND AND NEED FOR LEGISLATION

Identity theft is a serious issue affecting tens of millions of Americans annually. In 2024, there were more than 3,100 reported

data breaches that resulted in the issuance of roughly 1.3 billion mandatory data breach notices to victims.¹ Of the 3,100 breaches, more than 1,800 included SSNs.²

The SSN is an increasingly attractive target for fraudsters due to its widespread use as an identifier and authenticator in both the public and private sectors. SSN misuse—when a person other than the rightful numberholder incorrectly or improperly uses an SSN—can create additional difficulties for identity theft victims if they need to contact the SSA to disclaim fraudulently claimed benefits, correct earnings records, or apply for a new SSN.

Resolving an issue related to SSN misuse can be complex and may require an individual to face multiple, different processes requiring him or her to speak to multiple, different SSA employees before the issue is resolved. If an individual's SSN has previously been used to file a fraudulent claim, there is no guarantee that he or she will have the same point of contact within the SSA to resolve subsequent fraudulent claims. In each of these circumstances, the identity theft victim could end up speaking with multiple, different employees to resolve the issue.

Further, when a Social Security card is lost in the mail, an individual has no choice but to contact the SSA to identify their SSN and to request a replacement card. The loss of a newborn child's Social Security card is especially complex because parents or guardians have no knowledge of the child's SSN and have limited identifying information for the child.

C. LEGISLATIVE HISTORY

Background

H.R. 5345 was introduced on September 15, 2025, and was referred to the Committee on Ways and Means.

Committee Hearings

The Committee on Ways and Means held the following hearing(s) concerning the policy in H.R. 5345:

On June 25, 2025, the Committee on Ways and Means Subcommittee on Social Security and Subcommittee on Work and Welfare held a joint hearing on held a hearing with the Commissioner of Social Security, Frank J. Bisignano. This hearing facilitated discussions relating to the SSA's current policies relating to the prevention of fraud and abuse of the program, while prioritizing the security of the customer's personal identifiable information and streamlining their service experience.

Committee Action

The Committee on Ways and Means marked up H.R. 5345, the Improving Social Security's Service to Victims of Identity Theft, on September 17, 2025, and ordered the bill, as amended, favorably reported (with a quorum being present).

¹2024 Data Breach Report, Identity Theft Resource Center (January 2025).

²2024 Data Breach Report, Identity Theft Resource Center (January 2025).

D. DESIGNATED HEARING

Pursuant to clause 3(c)(6) of rule XIII, the following hearing was used to develop and consider H.R. 5345:

Committee on Ways and Means Subcommittee on Social Security and Subcommittee on Work and Welfare held a joint hearing on held a hearing with the Commissioner of Social Security, Frank J. Bisignano.

II. EXPLANATION OF THE BILL

A. PRESENT LAW

Current law does not require the SSA to provide a single point of contact to individuals whose SSNs have been misused or whose Social Security card has been lost in the mail. SSA policies may require an individual to be in contact with multiple SSA offices, employees, or both, to resolve an issue depending on the type of misuse, or whether it was identified by the individual or the SSA.

B. REASONS FOR CHANGE

When a person other than the rightful numberholder incorrectly or improperly uses a numberholder's SSN, this misuse can cause difficulty for identity theft victims. It is the view of the Committee that an individual who has been a victim of identity theft that results in misuse of his or her SSN or whose Social Security card has been lost in the mail should not have added difficulty when interacting with the SSA by having to deal with multiple contacts at the SSA to resolve problems associated with the misuse or loss.

When an individual's SSN has been misused or when his or her Social Security card has been lost in the mail, he or she may subsequently need to contact the SSA to resolve issues related to fraudulent claiming of benefits, to correct his or her SSA records, or to apply for a new SSN. In every case, the Committee believes the individual should have a single point of contact at the SSA. The Committee is aware that the list of situations in the bill text for which a single point of contact for an identity theft victim is necessary is not exhaustive and expects the Commissioner of the SSA to provide a single point of contact in all instances that reflect the spirit and intent of this legislation.

C. EXPLANATION OF PROVISIONS

Section 1. Short Title

Provides the short title of the bill as the "Improving Social Security's Service to Victims of Identity Theft Act".

Section 2. Single Point of Contact for Identity Theft Victims

Requires the SSA to provide a single point of contact to individuals seeking to resolve an issue or issues with the SSA related to the misuse of his or her SSN or when his or her Social Security card has been lost in the course of transmission. This section also provides a non-exhaustive list of reasons an individual may need to contact the SSA due to SSN misuse or loss by mail. The single point of contact must track the individual's case to completion and

coordinate with other specialized units to resolve causes issues as quickly as possible.

EFFECTIVE DATE

The bill would become effective 180 days following the date of enactment.

III. VOTES OF THE COMMITTEE

In compliance with the Rules of the House of Representatives, the following statement is made concerning the vote of the Committee on Ways and Means during the markup consideration of H.R. 5345, the “Improving Social Security’s Service to Victims of Identity Theft Act,” on September 17, 2025.

The vote on the amendment offered by Mr. Larson to the amendment in the nature of a substitute to H.R. 5345, which would make H.R. 5345 not take effect until the staffing at the Social Security Administration is restored to at least the level on January 19, 2025, was not agreed to by a roll call vote of 14 yeas to 24 nays (with a quorum being present). The vote was as follows:

Representative	Yea	Nay	Present	Representative	Yea	Nay	Present
Mr. Smith (MO)		X	.....	Mr. Neal	X	.....	.....
Mr. Buchanan		X	.....	Mr. Doggett	X	.....	.....
Mr. Smith (NE)		X	.....	Mr. Thompson	X	.....	.....
Mr. Kelly		X	.....	Mr. Larson	X	.....	.....
Mr. Schweikert		X	.....	Mr. Davis	X	.....	.....
Mr. LaHood				Ms. Sánchez .....		.....	.....
Mr. Arrington		X	.....	Ms. Sewell .....		.....	.....
Mr. Estes		X	.....	Ms. DelBene	X	.....	.....
Mr. Smucker		X	.....	Ms. Chu	X	.....	.....
Mr. Hern		X	.....	Ms. Moore	X	.....	.....
Mrs. Miller		X	.....	Mr. Boyle	X	.....	.....
Dr. Murphy				Mr. Beyer	X	.....	.....
Mr. Kustoff		X	.....	Mr. Evans	X	.....	.....
Mr. Fitzpatrick		X	.....	Mr. Schneider .....		.....	.....
Mr. Steube		X	.....	Mr. Panetta .....		.....	.....
Ms. Tenney		X	.....	Mr. Gomez	X	.....	.....
Mrs. Fischbach		X	.....	Mr. Horsford	X	.....	.....
Mr. Moore		X	.....	Ms. Plaskett	X	.....	.....
Ms. Van Duyn		X	.....	Mr. Suozzi .....		.....	.....
Mr. Feenstra		X	.....				
Ms. Malliotakis		X	.....				
Mr. Carey		X	.....				
Mr. Yakym		X	.....				
Mr. Miller		X	.....				
Mr. Bean		X	.....				
Mr. Moran		X	.....				

In compliance with the Rules of the House of Representatives, the following statement is made concerning the vote of the Committee on Ways and Means during the markup consideration of H.R. 5345, the “Improving Social Security’s Service to Victims of Identity Theft Act,” on September 17, 2025.

H.R. 5345 was ordered favorably reported to the House of Representatives as amended by a roll call vote of 39 yeas to 1 nay (with a quorum being present). The vote was as follows:

Representative	Yea	Nay	Present	Representative	Yea	Nay	Present
Mr. Smith (MO)	X	.....	.....	Mr. Neal	X	.....	.....
Mr. Buchanan	X	.....	.....	Mr. Doggett	X	.....	.....

Representative	Yea	Nay	Present	Representative	Yea	Nay	Present
Mr. Smith (NE)	X	.....	.....	Mr. Thompson	X	.....	.....
Mr. Kelly	X	.....	.....	Mr. Larson .....	.....	X	.....
Mr. Schweikert	X	.....	.....	Mr. Davis	X	.....	.....
Mr. LaHood .....	.....	.....	.....	Ms. Sánchez .....	.....	.....	.....
Mr. Arrington	X	.....	.....	Ms. Sewell .....	.....	.....	.....
Mr. Estes	X	.....	.....	Ms. DelBene	X	.....	.....
Mr. Smucker	X	.....	.....	Ms. Chu	X	.....	.....
Mr. Hern	X	.....	.....	Ms. Moore	X	.....	.....
Mrs. Miller	X	.....	.....	Mr. Boyle	X	.....	.....
Dr. Murphy .....	.....	.....	.....	Mr. Beyer	X	.....	.....
Mr. Kustoff	X	.....	.....	Mr. Evans	X	.....	.....
Mr. Fitzpatrick	X	.....	.....	Mr. Schneider	X	.....	.....
Mr. Steube	X	.....	.....	Mr. Panetta .....	.....	.....	.....
Ms. Tenney	X	.....	.....	Mr. Gomez	X	.....	.....
Mrs. Fischbach	X	.....	.....	Mr. Horsford	X	.....	.....
Mr. Moore	X	.....	.....	Ms. Plaskett	X	.....	.....
Ms. Van Duynes	X	.....	.....	Mr. Suozzi	X	.....	.....
Mr. Feenstra	X	.....	.....				
Ms. Malliotakis	X	.....	.....				
Mr. Carey	X	.....	.....				
Mr. Yakym	X	.....	.....				
Mr. Miller	X	.....	.....				
Mr. Bean	X	.....	.....				
Mr. Moran	X	.....	.....				

IV. BUDGET EFFECTS OF THE BILL

A. COMMITTEE ESTIMATE OF BUDGETARY EFFECTS

With respect to clause 3(d) of rule XIII of the Rules of the House of Representatives, a cost estimate provided by the Congressional Budget Office pursuant to section 402 of the Congressional Budget Act of 1974 was not made available to the Committee in time for the filing of this report.

B. STATEMENT REGARDING NEW BUDGET AUTHORITY AND TAX EXPENDITURES BUDGET AUTHORITY

In compliance with clause 3(c)(2) of rule XIII of the Rules of the House of Representatives, the Committee states that the bill involved no new or increased budget authority. The Committee states further that the bill involves no new or increased tax expenditures.

C. COST ESTIMATE PREPARED BY THE CONGRESSIONAL BUDGET OFFICE

With respect to the requirements of clause 3(c)(2) of rule XIII of the Rules of the House of Representatives and section 308(a) of the *Congressional Budget Act of 1974* and with respect to requirements of clause (3)(c)(3) of rule XIII of the Rules of the House of Representatives and section 402 of the *Congressional Budget Act of 1974*, the Committee has requested but not received a cost estimate for this bill from the Director of Congressional Budget Office. The Chairman of the Committee shall cause such estimate and statement to be printed in the Congressional Record upon its receipt by the Committee.

V. OTHER MATTERS TO BE DISCUSSED UNDER THE RULES OF THE HOUSE

A. COMMITTEE OVERSIGHT FINDINGS AND RECOMMENDATIONS

With respect to clause 3(c)(1) of rule XIII of the Rules of the House of Representatives, the Committee made findings and recommendations that are reflected in this report.

B. STATEMENT OF GENERAL PERFORMANCE GOALS AND OBJECTIVES

With respect to clause 3(c)(4) of rule XIII of the Rules of the House of Representatives, the Committee advises that the bill does not authorize funding, so no statement of general performance goals and objectives is required.

C. INFORMATION RELATING TO UNFUNDED MANDATES

This information is provided in accordance with section 423 of the *Unfunded Mandates Reform Act of 1995* (Pub. L. No. 104–4).

The Committee has determined that the bill does not contain Federal mandates on the private sector. The Committee has determined that the bill does not impose a Federal intergovernmental mandate on State, local, or tribal governments.

D. CONGRESSIONAL EARMARKS, LIMITED TAX BENEFITS, AND LIMITED TARIFF BENEFITS

With respect to clause 9 of rule XXI of the Rules of the House of Representatives, the Committee has carefully reviewed the provisions of the bill, and states that the provisions of the bill do not contain any congressional earmarks, limited tax benefits, or limited tariff benefits within the meaning of the rule.

E. DUPLICATION OF FEDERAL PROGRAMS

In compliance with clause 3(c)(5) of rule XIII of the Rules of the House of Representatives, the Committee states that no provision of the bill establishes or reauthorizes: (1) a program of the Federal Government known to be duplicative of another Federal program; (2) a program included in any report from the Government Accountability Office to Congress pursuant to section 21 of Public Law 111–139; or (3) a program related to a program identified in the most recent Catalog of Federal Domestic Assistance, published pursuant to the Federal Program Information Act (Pub. L. No. 95–220, as amended by Pub. L. No. 98–169).

VI. CHANGES IN EXISTING LAW MADE BY THE BILL, AS REPORTED

A. CHANGES IN EXISTING LAW PROPOSED BY THE BILL, AS REPORTED

Pursuant to clause 3(e) of rule XIII of the Rules of the House of Representatives, changes in existing law made by the bill, as reported, are shown as follows.

CHANGES IN EXISTING LAW MADE BY THE BILL, AS REPORTED

In compliance with clause 3(e) of rule XIII of the Rules of the House of Representatives, changes in existing law made by the bill, as reported, are shown as follows (new matter is printed in italics and existing law in which no change is proposed is shown in roman):

SOCIAL SECURITY ACT

* * * * *

TITLE VII—ADMINISTRATION

* * * * *

SEC. 714. SINGLE POINT OF CONTACT FOR IDENTITY THEFT VICTIMS.

(a) *IN GENERAL.*—*The Commissioner of Social Security shall establish and implement procedures to ensure that any individual whose social security account number has been misused (such as to fraudulently obtain benefits under title II, VIII, or XVI of this Act, or in a manner that affects an individual's records at the Social Security Administration, or in a manner that prompts the individual to request a new social security account number) or whose Social Security card has been lost in the course of transmission to the individual has a single point of contact at the Social Security Administration throughout the resolution of the individual's case. The single point of contact shall track the individual's case to completion and coordinate with other units to resolve issues as quickly as possible.*

(b) *SINGLE POINT OF CONTACT.*—

(1) *IN GENERAL.*—*For purposes of subsection (a), the single point of contact shall consist of a team or subset of specially trained employees who—*

(A) have the ability to coordinate with other units to resolve the issues involved in the individual's case, and

(B) shall be accountable for the case until its resolution.

(2) *TEAM OR SUBSET.*—*The employees included within the team or subset described in paragraph (1) may change as required to meet the needs of the Social Security Administration, provided that procedures have been established to—*

(A) ensure continuity of records and case history, and

(B) notify the individual when appropriate.

* * * * *

VII. ADDITIONAL AND SUPPLEMENTAL VIEWS

ADDITIONAL VIEWS

Thank you, Mr. Neal. And thank you, Mr. Chairman. And let me say to my colleagues as well, both on the previous bill and this bill as well. As I think all of you are well aware of my deep and abiding concern about Social Security, as I believe you are as well. As you may know, I was the proud co-lead of Improving Social Security's Service to the, "*Victims of Identity Theft Act*" in the last Congress, and worked with our former colleague, Dr. Drew Ferguson, to pass it [in] the House on a bipartisan basis. Identity theft scams are on the rise, and I still believe that this bill offers a commonsense solution. But a lot has changed in a year, and I cannot vote for this bill as it stands.

As I said before, identity theft is on the rise, and it should shock everyone that we have an Administration looking the other way while every American's data has been put at risk. This bill aims to provide a single point of contact at [the] Social Security Administration (SSA) to assist victims of identity theft.

However, the current biggest threat to Americans' identity is DOGE, and we've repeatedly asked for them to come before this committee. And to date, we've heard crickets. Last month, thanks to a brave whistleblower, Charles Borges, that came forward, we now know that DOGE copied private and sensitive information from Social Security to a vulnerable cloud. That should alarm everyone, not just people on Social Security, but everyone. That [data] includes the names, addresses, birth dates and Social Security numbers of more than 300 million Americans. And we have no clue where the data is.

Last week, I asked Chairman Estes if we could bring the whistleblower forward for a hearing, and he couldn't commit to it. In June, when the Supreme Court allowed DOGE to step in and access Americans' personal records, Democrats warned that everyone's privacy was at risk. I wrote Chairman Smith, demanding an immediate markup on our bill, "*Protecting Americans' Social Security Data Act*", our bill to block unvetted DOGE minions from accessing these sensitive records. Do we really want to tell our constituents that we are allowing their data to be put at risk to identity theft?

It's great that [we can] give you a single point of contact to help deal with a life-wrecking fallout. It's great that we can put something forward to help victims of identity theft, but how is it going to reassure the American people, when DOGE just put 300 million of them at risk with identity theft? *300 million*? Well, Mr. Chairman, what do you think? If we don't investigate this whistleblower complaint as hard as we did Hunter Biden's laptop, what are we doing here? I know discussing Hillary Clinton's emails was very popular, but I guess taking action to protect our constituents is not.

We should be taking up my resolution of inquiry to compel answers about why the vulnerable cloud was built, and what information has been accessed. I intend on introducing it as an amendment. And at the same time [that] they are copying your data, Elon Musk has also been cutting 7,000 staff at SSA. The point of contact should be a real person, not an AI chatbot.

Sincerely,

JOHN B. LARSON.

SUPPLEMENTAL VIEWS

Privacy is next to liberty in our democratic system, yet Americans' right to privacy is under attack. Ways and Means Democrats have feared and warned of this moment: the former Chief Data Officer of the Social Security Administration (SSA) has made a stunning whistleblower report alleging the Trump Administration has recklessly put at risk Americans' personal data. According to the whistleblower, Trump Administration employees with the "Department of Government Efficiency" (DOGE) copied highly sensitive Social Security data on over 300 million people from a secure federal database into a vulnerable cloud environment. As the whistleblower notes:

- *"Should bad actors gain access to this cloud environment, Americans may be susceptible to widespread identity theft, may lose vital healthcare and food benefits, and the government may be responsible for re-issuing every American a new Social Security Number at great cost."*
- *"These actions constitute violations of laws, rules, and regulations, abuse of authority, gross mismanagement, and creation of a substantial and specific threat to public health and safety."*

Every American should be concerned with the protection and use of their private data housed throughout the federal government, including at SSA. Identity theft is a threat too many have already experienced. While H.R. 5345 will help some victims of identity theft under very specific circumstances, this bill will do little for the more than 300 million Americans whose private Social Security data has been allegedly put at risk.

The risks are real: Americans' personal data may have been leaked, lost, sold, or used to enrich a few. It is imperative Republicans join us in safeguarding Americans' data and seeking answers to the public's questions: why did the Trump Administration copy a file with the sensitive Social Security data of more than 300 million Americans into a vulnerable cloud environment, who has accessed it, and will the public ever know if a breach has occurred? Executive oversight is a fundamental responsibility of Congress. It has been more than a month since the whistleblower came forward, yet our Republican colleagues in the Majority have failed to hold a hearing so that DOGE employees embedded at SSA can account for their actions.

Social Security Subcommittee Ranking Member Larson put forward an amendment to H.R. 5345 to seek critical information into how and why the Trump Administration recklessly put at risk Americans' Social Security data.

Ways and Means Democrats are fighting to protect Americans from having their personal Social Security information politicized

or bought and sold to the highest bidder, or their Social Security benefits put at risk. Yet the Majority voted to reject this amendment, allowing the Trump Administration to hide in the darkness from the public and Congress, unchecked as it rifles through the American people's data.

Sincerely,

RICHARD E. NEAL,
Ranking Member.

