

Mr. SMUCKER. Mr. Speaker, I thank the leader for bringing this bill to the floor.

Mr. Speaker, Ms. MOORE is right. There are serious questions about Social Security and its sustainability going forward. I can tell my colleagues that Republicans want to ensure that the promises that have been made to the American people will be kept.

We need to have that conversation that Ms. MOORE talked about. We need to make structural changes to the program. We have a math problem. In 8 years, if nothing is done, beneficiaries will not receive their full payments. It is time we begin to have that discussion.

Mr. Speaker, for individuals who are reaching retirement age, this ensures they have the best information available to them as they make decisions about when to start benefits.

Today, we use terms like “early eligibility age,” “full retirement age,” and “delayed retirement credits.” Those are confusing to people I talk with about this. Studies show that most beneficiaries don’t fully understand how their claiming decisions will affect their monthly benefits. As a result, there are many seniors today who may be missing out on substantial retirement income because of suboptimal claiming decisions they made.

Mr. Speaker, that is where the Claiming Age Clarity Act comes in. My bill would simply change the terminology used by the Social Security Administration to describe the different ages when an individual can begin to claim their benefits.

Instead of “early retirement age,” this bill would refer to 62 as the “minimum benefit age.” If Americans start Social Security at 62, then that is the smallest benefit, the minimum benefit, they would receive. “Full retirement age” would become the “standard benefit age.” Age 70 would be referred to as the “maximum benefit age.” When describing this, it doesn’t get any simpler than minimum, standard, and maximum benefit ages.

This bill will help seniors make informed decisions when deciding when to begin their Social Security benefits that they have earned.

Mr. Speaker, I thank Mr. BEYER for leading this effort with me, and I urge my colleagues to support this commonsense bill.

Ms. MOORE of Wisconsin. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, I think this is a commonsense bill, and I am so happy that our colleagues thought it appropriate to bring it forward to help older Americans make better-informed decisions.

As I indicated, I have had friends who retired at age 62 and thought that that would be a better time based on the misinterpretation of the language.

Mr. Speaker, I urge my colleagues on both sides of the aisle to support this bill, and I yield back the balance of my time.

Mr. SMITH of Missouri. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, no American entering retirement should lose out on their hard-earned Social Security benefits because the Social Security Administration failed to provide information in clear and understandable terms. We need to make it easier and not harder for individuals to plan for retirement in this country.

The Claiming Age Clarity Act is a positive step in the right direction. Representatives SMUCKER and BEYER are to be commended for forging this bipartisan consensus on a policy that will improve retirement security and ensure the bureaucracy here in Washington better serves American seniors.

Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Missouri (Mr. SMITH) that the House suspend the rules and pass the bill, H.R. 5284, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

A motion to reconsider was laid on the table.

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

Mr. SMITH of Missouri. Mr. Speaker, I move to suspend the rules and pass 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, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 5345

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

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.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Missouri (Mr. SMITH) and the gentleman from Wisconsin (Ms. MOORE) each will control 20 minutes.

The Chair recognizes the gentleman from Missouri.

GENERAL LEAVE

Mr. SMITH of Missouri. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days to revise and extend their remarks and include extraneous material on the bill under consideration.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Missouri?

There was no objection.

Mr. SMITH of Missouri. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, in recent years, the theft and misuse of Social Security numbers has become a very serious problem in our country. In 2024 alone, there were over 3,000 reported data breaches, and over half of them included compromised Social Security numbers. For victims, the fallout can be overwhelming.

Instead of finding clear guidance at the Social Security Administration to deal with this stressful situation, too many folks are bounced from one office to another. They receive conflicting instructions and spend months trying to resolve what should be a straightforward issue.

During a previous Ways and Means Subcommittee on Social Security hearing, we heard directly from a mother about how a single point of contact at the Social Security office would have been beneficial in helping her deal with the fallout from her daughter’s Social Security number being compromised.

Protecting Americans from identity theft is not a partisan issue. This bill provides a simple and commonsense fix to provide victims of identity theft with a single point of contact at the Social Security Administration when their number is lost or compromised.

Mr. Speaker, I thank Congressman DAVID KUSTOFF for his leadership on this bill. Thanks to his work, victims of identity theft whose Social Security

numbers have been compromised will get the help that they so need.

Mr. Speaker, I urge my colleagues to support this important piece of legislation, and I reserve the balance of my time.

□ 1700

Ms. MOORE of Wisconsin. Mr. Speaker, I yield myself such time as I may consume.

I certainly support H.R. 5345, the Improving Social Security's Service to Victims of Identity Theft Act, and of course, this passed the Ways and Means Committee with overwhelming bipartisan support.

I think having a single person to deal with at the Social Security office is common sense, and it will enable a victim to unravel their problems a lot sooner.

I just want to make note of the fact that, like some other Social Security bills that are under consideration today, this bill does not fix the crisis that this Trump administration has inflicted on Social Security when it comes to data privacy and customer service. Thumb drives went into our central data computers by DOGE employees, people who had not been confirmed by any Senate or anything else, and our Social Security information was captured—captured indeed—on thumb drives.

Democrats are going to continue to fight 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. It is very, very frightening, so frightening, Mr. Speaker, that as soon as our current Treasury Secretary was brought into office, I wanted to know what DOGE was doing and where the information was going. I don't think we have had any conversations of any substance regarding the location of that data.

While this bill will have a modest but meaningful improvement to Social Security's customer service to the victims of identity theft, and I urge my colleagues on both sides of the aisle to vote for this legislation, I want them to think more deeply about what we need to do in the atmosphere that we are in now to protect Americans' Social Security data that was mined by DOGE.

Mr. Speaker, I reserve the balance of my time.

Mr. SMITH of Missouri. Mr. Speaker, I yield such time as he may consume to the gentleman from Tennessee (Mr. KUSTOFF).

Mr. KUSTOFF. Mr. Speaker, I thank our Ways and Means chairman, JASON SMITH, not only for his strong leadership but for his support on this important legislation.

Mr. Speaker, every year, more and more Americans are having their identity stolen. It is a sad fact. However, actors are becoming more sophisticated. They are using new technology to gain access to sensitive information.

Just last year, there were over 3,000 separate data breaches that were reported, including many leaks involving stolen Social Security numbers.

Currently, when somebody has their identity stolen, they have got to navigate a baffling process at the Social Security Administration. The Ways and Means Committee has heard from victims who describe the process of regaining their identities as a bureaucratic nightmare. It is complex. It is lengthy, and it is frustrating. Sometimes they report being passed from representative to representative and from department to department. Sometimes they even get conflicting advice from people within the Social Security Administration.

As identity theft becomes more commonplace, the system at the Social Security Administration needs to be streamlined to work better for the victims. The Improving Social Security's Service to Victims of Identity Theft Act addresses this problem head-on.

Specifically, this bill will establish a single point of contact at the Social Security Administration for Americans who have had their Social Security numbers lost or stolen. Mr. Speaker, think of it as a one-stop shop for those trying to protect themselves from identity theft. Having a single point of reference, one point of contact, at the Social Security Administration will simplify the process, making it easier and faster for victims to get relief.

This piece of legislation was passed favorably out of the Ways and Means Committee with a strong bipartisan vote. Mr. Speaker, now it is time to act in a bipartisan manner to support Americans whose Social Security numbers fall into the wrong hands.

Mr. SMITH of Missouri. Mr. Speaker, I have no further requests for time, and I am prepared to close.

Ms. MOORE of Wisconsin. Mr. Speaker, I have no further speakers, and I yield myself the balance of my time.

Mr. Speaker, I just want to thank my colleague for introducing this very important piece of legislation. I am always happy, as are other Democrats on the Ways and Means Committee, for any initiative to protect our data, to protect and secure it, to protect people's privacy, and to streamline their ability to resolve their problem.

I would hope that the authors of this legislation and the chairman of the committee would recognize that this will mean that they will have to stop taking the appropriations away from the Social Security Administration. We have shut down scores of offices. Many people have been fired, and that data and AI will not resolve the issue of having a single point of contact or a person to deal with.

Mr. Speaker, I urge my colleagues to support this legislation. It did pass out of committee with a strong bipartisan vote. I hope that there is bipartisan interest in protecting our data which, like I said, has been DOGE'd and stored somewhere in the cloud. I hope that

this urgency around protecting data will continue to be a priority of the committee.

Mr. Speaker, I yield back the balance of my time.

Mr. SMITH of Missouri. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, identity theft has become a major issue in our country. One of the main ways that bad actors exploit victims is through the misuse of their Social Security number.

Unfortunately, when people contact the Social Security Administration for help with a stolen or missing Social Security number, they are often met with red tape, waiting for callbacks, confusion, and conflicting information. Callers will get bounced around to multiple SSA employees or have go through different processes just to get the help that they need.

This bill sponsored by Representative KUSTOFF will make it easier for Americans to resolve issues with stolen or missing Social Security numbers by providing them with a single point of contact at the SSA.

I, once again, want to thank Representative KUSTOFF for his great leadership on this legislation.

Mr. Speaker, I urge my colleagues to vote "yes", and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Missouri (Mr. SMITH) that the House suspend the rules and pass the bill, H.R. 5345, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

A motion to reconsider was laid on the table.

□ 1710

SOCIAL SECURITY CHILD PROTECTION ACT OF 2025

Mr. SMITH of Missouri. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 5348) to amend title II of the Social Security Act to provide for the reissuance of social security account numbers to young children in cases where confidentiality has been compromised, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 5348

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Social Security Child Protection Act of 2025".

SEC. 2. REISSUANCE OF SOCIAL SECURITY ACCOUNT NUMBERS TO YOUNG CHILDREN IN CASES WHERE CONFIDENTIALITY HAS BEEN COMPROMISED.

(a) *IN GENERAL.*—Section 205(c)(2)(B) of the Social Security Act (42 U.S.C. 405(c)(2)(B)) is amended—

(1) by redesignating clause (iii) as clause (iv); and

(2) by inserting after clause (ii) the following new clause: