

# United States Senate

WASHINGTON, DC 20510

June 14, 2026

The Honorable Donald J. Trump  
President of the United States  
The White House  
1600 Pennsylvania Avenue NW  
Washington, DC 20500

Dear President Trump,

We write today with renewed concerns that the Trump Administration is considering raising the retirement age, cutting the earned benefits of millions of Americans. This week, the Social Security Administration released the 2026 Trustees Report, which reported that the trust fund for Social Security’s Old-Age and Survivors Insurance (OASI) program will be exhausted in late 2032, at which point benefits provided to retired workers, their eligible dependents, and some survivors of deceased workers will be reduced under current law.<sup>1</sup> This looming threat is not new – but it is a fresh concern now because your One Big Beautiful Bill Act (OBBBA) “is estimated to have a negative financial effect on the trust funds,” and contributes to moving the date at which the OASI fund will be insolvent roughly three months closer,<sup>2</sup> reigniting discussions over what can be done to save Social Security for future generations.

Republicans have a history of attempting to increase the retirement age, privatize Social Security, or otherwise cut Social Security benefits, and some Congressional Republicans have called to raise the retirement age or means-test benefits as the “solution” to this problem.<sup>3</sup> These suggestions come just months after SSA Commissioner Frank Bisignano indicated this idea is under consideration, and Centers for Medicare and Medicaid Services (CMS) Administrator Mehmet Oz called for Americans to delay their retirement and work longer in order to pay for the federal deficit, which the OBBBA worsened.<sup>4</sup> Further, earlier this week, Speaker Johnson

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<sup>1</sup> The Board Of Trustees, Federal Old-Age And Survivors Insurance And Federal Disability Insurance Trust Funds, “The 2026 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds,” June 2026, p. 5, <https://www.ssa.gov/oact/TR/2026/tr2026.pdf>.

<sup>2</sup> *Id.* at p. 42; The Board Of Trustees, Federal Old-Age And Survivors Insurance And Federal Disability Insurance Trust Funds, “The 2025 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds,” June 2025, p. 44, <https://www.ssa.gov/OACT/TR/2025/tr2025.pdf>.

<sup>3</sup> U.S. Senate Committee on the Budget, “Social Security: A Discussion on the Facts and the Path Forward,” March 25, 2026, 53:56; <https://www.budget.senate.gov/hearings/social-security-a-discussion-on-the-facts-and-the-path-forward>; Republican Study Committee, “Fiscal Sanity to Save America: Republican Study Committee FY 2025 Budget Proposal,” March 20, 2024, p. 108, [https://hern.house.gov/uploadedfiles/final\\_budget\\_including\\_letter\\_web\\_version.pdf](https://hern.house.gov/uploadedfiles/final_budget_including_letter_web_version.pdf); Newsweek, “Social Security: Full List of Republicans Who Voted for Major Change,” Rachel Dobkin, December 21, 2024, <https://www.newsweek.com/social-security-fairness-act-amendment-rand-paul-2004598>.

<sup>4</sup> The Hill, “Social Security chief walks back remark on raising retirement age,” Ashleigh Fields, September 19, 2025, <https://thehill.com/homenews/administration/5513369-social-security-retirement-age>; Washington Post, “Why

made comments indicating that Republicans intend to cut Social Security, along with Medicare and Medicaid, if they are in a position to do so next Congress.<sup>5</sup> Given that these comments cast fresh doubt on your “sacred pledge” to “always protect Social Security”<sup>6</sup> – and your failure to respond to our previous requests for assurances<sup>7</sup> – we urge you to clarify the administration’s stance on raising the retirement age.

### **Your Administration is Accelerating the Insolvency of Social Security**

Rather than strengthening Social Security as you promised,<sup>8</sup> your policies have helped accelerate the insolvency of the Social Security trust fund from early 2033 to the end of 2032, at which point Americans’ benefits will be automatically cut as the fund is only able to make 78 percent of scheduled payments.<sup>9</sup> To address this insolvency, at least one Senate Republican in March’s Budget Committee hearing suggested “adjust[ing] the [retirement] age one more time,”<sup>10</sup> reviving Republicans’ longstanding efforts to cut benefits by increasing the age at which Americans become eligible for full retirement benefits.<sup>11</sup> In practice, raising the retirement age by two years would reduce the median retiree’s monthly benefits by \$345 to \$741 – or by between 17 and 35 percent – effectively cutting tens of millions of Americans’ Social Security benefits and disproportionately falling on seniors at the lower end of the income distribution who rely on Social Security as one of their main sources of income.<sup>12</sup> This reduction is roughly

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Dr. Oz wants you to retire later,” Paige Winfield Cunningham, February 8, 2026, <https://www.washingtonpost.com/health/2026/02/08/dr-mehmet-oz-delay-retirement>.

<sup>5</sup> Team Punchbowl News, “Johnson says he has plan to fix entitlement spending,” June 8, 2026, <https://www.youtube.com/watch?v=oHNQv09VeDs&t=1s>; Post on X by Max Cohen, June 8, 2026, <https://x.com/maxpcohen/status/2064100617493070137?s=20>.

<sup>6</sup> Post on Instagram from Whitehouse and POTUS, August 14, 2025, <https://www.instagram.com/reel/DNW2qSpRME3/?hl=en>.

<sup>7</sup> Letter from U.S. Senators Elizabeth Warren, Kirsten Gillibrand, Chris Van Hollen, et al., to President Donald J. Trump, September 30, 2025, [https://www.warren.senate.gov/imo/media/doc/warren\\_letter\\_to\\_president\\_trump\\_on\\_raising\\_the\\_retirement\\_age\\_9\\_3025.pdf](https://www.warren.senate.gov/imo/media/doc/warren_letter_to_president_trump_on_raising_the_retirement_age_9_3025.pdf).

<sup>8</sup> The White House, “President Trump Delivers on Social Security Promise: Stronger, Faster, and More Secure for All Americans,” press release, August 14, 2025, <https://www.whitehouse.gov/releases/2025/08/president-trump-delivers-on-social-security-promise-stronger-faster-and-more-secure-for-all-americans>.

<sup>9</sup> The Board Of Trustees, Federal Old-Age And Survivors Insurance And Federal Disability Insurance Trust Funds, “The 2026 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds,” June 2026, pp. 2, 42, <https://www.ssa.gov/oact/TR/2026/tr2026.pdf>; The Board Of Trustees, Federal Old-Age And Survivors Insurance And Federal Disability Insurance Trust Funds, “The 2025 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds,” June 2025, p. 44, <https://www.ssa.gov/OACT/TR/2025/tr2025.pdf>; Center for American Progress, “Raising the Retirement Age for Social Security Would Cut Benefits by Thousands of Dollars Each Year,” Kyle Ross, July 31, 2024, <https://www.americanprogress.org/article/raising-the-retirement-age-for-social-security-would-cut-benefits-by-thousands-of-dollars-each-year>.

<sup>10</sup> U.S. Senate Committee on the Budget, “Social Security: A Discussion on the Facts and the Path Forward,” March 25, 2026, 53:56 <https://www.budget.senate.gov/hearings/social-security-a-discussion-on-the-facts-and-the-path-forward>.

<sup>11</sup> Newsweek, “Social Security Retirement Age Could Rise Under Trump,” Aliss Higham, September 19, 2025, <https://www.newsweek.com/social-security-retirement-age-could-rise-under-trump-2132310>.

<sup>12</sup> Center for American Progress, “Raising the Retirement Age for Social Security Would Cut Benefits by Thousands of Dollars Each Year,” Kyle Ross, July 31, 2024, <https://www.americanprogress.org/article/raising-the-retirement>

similar to the automatic cut that would go into effect should the trust fund become insolvent and only be able to fund 78 percent of scheduled benefits.<sup>13</sup>

### **Top Administration Officials are Pushing for Americans to Delay Retirement**

Congressional Republicans are not alone in considering raising the retirement age. In an interview this past fall, SSA Commissioner Frank Bisignano said – and later attempted to retract after public outcry – that your administration was considering this idea.<sup>14</sup> In response to these comments, we wrote to you expressing our concerns that you were considering raising the retirement age and cutting benefits for tens of millions of Americans.<sup>15</sup> We asked you to reaffirm your “unbreakable commitment to protecting and strengthening” Social Security – including your promise to “not raise the retirement age” by even “one day.”<sup>16</sup> However, over six months later, you have yet to respond to our letter and affirm your commitment to protecting Social Security.

In early February, CMS Administrator Oz proposed having Americans work longer and delay their retirement, suggesting the “average” American “start working a year earlier out of high school or work a year later before they retire.”<sup>17</sup> Pushing Americans to work longer is a veiled attempt at raising the retirement age, which would effectively cut millions of Americans’ Social Security benefits, while threatening “low- and moderate-income workers” facing economic insecurity.<sup>18</sup>

Administrator Oz’s comments – and any proposals to raise the retirement age – ignore the financial threat that this would pose for older Americans. Experts in retirement policy say

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age-for-social-security-would-cut-benefits-by-thousands-of-dollars-each-year; Social Security Agency, “Monthly Statistical Snapshot, February 2026,” March 2026, [https://www.ssa.gov/policy/docs/quickfacts/stat\\_snapshot](https://www.ssa.gov/policy/docs/quickfacts/stat_snapshot).

<sup>13</sup> The Board Of Trustees, Federal Old-Age And Survivors Insurance And Federal Disability Insurance Trust Funds, “The 2026 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds,” June 2026, p. 2, <https://www.ssa.gov/oact/TR/2026/tr2026.pdf>.

<sup>14</sup> The Hill, “Social Security chief walks back remark on raising retirement age,” Ashleigh Fields, September 19, 2025, <https://thehill.com/homenews/administration/5513369-social-security-retirement-age>.

<sup>15</sup> Letter from U.S. Senators Elizabeth Warren, Kirsten Gillibrand, Chris Van Hollen, et al., to President Donald J. Trump, September 30, 2025, [https://www.warren.senate.gov/imo/media/doc/warren\\_letter\\_to\\_president\\_trump\\_on\\_raising\\_the\\_retirement\\_age\\_9\\_3025.pdf](https://www.warren.senate.gov/imo/media/doc/warren_letter_to_president_trump_on_raising_the_retirement_age_9_3025.pdf).

<sup>16</sup> The White House, “President Trump Delivers on Social Security Promise: Stronger, Faster, and More Secure for All Americans,” press release, August 14, 2025, <https://www.whitehouse.gov/releases/2025/08/president-trump-delivers-on-social-security-promise-stronger-faster-and-more-secure-for-all-americans>; Yahoo Finance, “Social Security Is Changing Under President Donald Trump. Here’s What Retirees Need to Know,” Trevor Jennewine, March 7, 2025, <https://finance.yahoo.com/news/social-security-changing-under-president-085500811>.

<sup>17</sup> Washington Post, “Why Dr. Oz wants you to retire later,” Paige Winfield Cunningham, February 8, 2026, <https://www.washingtonpost.com/health/2026/02/08/dr-mehmet-oz-delay-retirement>; Investopedia, “Dr. Oz Urges Delaying Retirement: Is This a Practical Approach for Americans,” Trina Paul, February 11, 2026, <https://www.investopedia.com/should-americans-delay-retirement-dr-oz-s-push-for-working-longer-explained-11903522>.

<sup>18</sup> Center for American Progress, “Raising the Retirement Age for Social Security Would Cut Benefits by Thousands of Dollars Each Year,” Kyle Ross, July 31, 2024, <https://www.americanprogress.org/article/raising-the-retirement-age-for-social-security-would-cut-benefits-by-thousands-of-dollars-each-year>.

“people with low earnings” are unable to “work much longer than they [already] are working.”<sup>19</sup> Older workers currently “face a difficult set of circumstances” when it comes to remaining employed, “finding it increasingly difficult to land and keep jobs,” with many needing work “to make ends meet.”<sup>20</sup> Further, research finds that “more than one-fifth of older workers... start claiming Social Security benefits as soon as they are eligible, even while working for pay,” because Social Security is often needed to “supplement low wages.”<sup>21</sup> And low-income older workers are “more than three times as likely as high-income workers to claim [Social Security] early.”<sup>22</sup> Forcing Americans to work longer overlooks these glaring disparities. Since then, other Republicans – including Treasury Secretary Scott Bessent and Senator Ted Cruz – have made even more extreme threats to the existence of Social Security, suggesting that we revive Bush-era efforts to privatize the program.<sup>23</sup>

### Conclusion and Questions

The new estimates showing that your OBBBA will hasten the demise of the Social Security trust fund, the ongoing pattern of comments suggesting that Republicans will seek to increase the retirement age or otherwise cut Social Security benefits, and the SSA customer service chaos that is occurring under your watch and making it more difficult for older Americans to interact with the agency when they need assistance<sup>24</sup> raise new questions about whether you will break – or are already – breaking your promise to “not touch” Social Security.<sup>25</sup> Raising the retirement age – or otherwise cutting benefits – only worsens the looming retirement income crisis, and, as we outlined in our initial letter to you, doing so hurts older Americans, cutting monthly benefits and forcing millions into poverty.<sup>26</sup>

Given the ongoing flirtation with raising the retirement age – and ongoing service disruptions at SSA – we once again ask you to help us to better understand your plans regarding the Social

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<sup>19</sup> Washington Post, “Why Dr. Oz wants you to retire later,” Paige Winfield Cunningham, February 8, 2026, <https://www.washingtonpost.com/health/2026/02/08/dr-mehmet-oz-delay-retirement>.

<sup>20</sup> Center for Retirement Initiatives, Georgetown University, “The Reality Behind the Idea of Working Longer,” Laura Kim and Angela Antonelli, September 2019, <https://cri.georgetown.edu/reality-of-working-longer>.

<sup>21</sup> Schwartz Center for Economic Policy Analysis, The New School, “Older Workers Claim Social Security While Working, Upending Beliefs About Raising the Retirement Age,” Drystan Phillips and Teresa Ghilarducci, July 11, 2023, <https://www.economicpolicyresearch.org/research/older-workers-claim-social-security-while-working-upending-beliefs-about-raising-the-retirement-age>.

<sup>22</sup> *Id.*

<sup>23</sup> Axios, “Ted Cruz: Trump accounts are personal Social Security accounts,” Emily Peck, May 8, 2026, <https://www.axios.com/2026/05/08/cruz-trump-accounts-social-security>.

<sup>24</sup> Letter from U.S. Senators Elizabeth Warren, Ron Wyden, Kirsten Gillibrand, et al., to SSA Commissioner Frank Bisignano, March 15, 2026, [https://www.warren.senate.gov/imo/media/doc/letter\\_from\\_warren\\_senators\\_to\\_social\\_security\\_admin\\_on\\_new\\_staff\\_reassignments.pdf](https://www.warren.senate.gov/imo/media/doc/letter_from_warren_senators_to_social_security_admin_on_new_staff_reassignments.pdf).

<sup>25</sup> NBC News, “Trump says ‘we’re not touching’ Social Security in proposed cuts to government spending,” December 8, 2024, 00:37, <https://www.nbcnews.com/meet-the-press/video/trump-says-we-re-not-touching-social-security-in-proposed-cuts-to-government-spending-226493509716>.

<sup>26</sup> Letter from U.S. Senators Elizabeth Warren, Kirsten Gillibrand, Chris Van Hollen, et al., to President Donald J. Trump, September 30, 2025, [https://www.warren.senate.gov/imo/media/doc/warren\\_letter\\_to\\_president\\_trump\\_on\\_raising\\_the\\_retirement\\_age\\_9\\_3025.pdf](https://www.warren.senate.gov/imo/media/doc/warren_letter_to_president_trump_on_raising_the_retirement_age_9_3025.pdf).

Security retirement age, and request that you provide answers to the following questions no later than June 29, 2026:

1. Does the administration currently have a proposal to address the insolvency of the Social Security trust fund, and if so, does raising the retirement age factor into that proposal?
2. Will you commit to vetoing any legislation passed by Congress that increases the age of eligibility for Social Security?
3. Has your administration conducted any analysis on the impact raising the retirement age would have on Americans' benefits, including by beneficiary decade birth cohorts?
  - a. If so, how many people would see their Social Security benefits cut as a result of this increase, and which groups would be the most impacted by this decision?
4. Have you considered other ways to address Social Security's insolvency that do not result in large-scale benefit cuts for millions of Americans?
  - a. Would you support removing the cap on income that is taxable for purposes of Social Security?
5. Are you aware of the "plan" referenced by Speaker Johnson to address the national debt? Are you aware of any other Republican plans to cut Medicare, Medicaid, or Social Security benefits?
  - a. If any such plan was passed by Congress that cut Medicare, Medicaid, or Social Security benefits, would you veto it?
6. Have you or anyone in the White House discussed raising the retirement age with Commissioner Bisignano or other leaders at SSA?
  - a. Did you, or any member of your senior staff, speak with Commissioner Bisignano after his comments in the fall?
7. Have you or anyone in the White House or the Executive Office of the President discussed raising the retirement age with Administrator Oz?

Thank you for your attention to this matter.

Sincerely,



Elizabeth Warren  
United States Senator



Tammy Duckworth  
United States Senator



Richard Blumenthal  
United States Senator