October 1, 2026

The Honorable Jason Smith
Chairman
House Ways & Means Committee
Missouri's 8th Congressional District
1011 Longworth House Office Building
Washington, DC 20515

Dear Chairman Smith,

On behalf of AMAC Action, the advocacy affiliate of the Association of Mature American Citizens (AMAC), with over 2 million members nationwide, I write to express our concerns regarding H.R. 3517, the Social Security Enhancement and Protection Act of 2025.

Social Security faces a serious and increasingly urgent financial challenge. The 2026 Social Security Trustees Report projects that the Old-Age and Survivors Insurance (OASI) Trust Fund will be depleted in 2032, at which point continuing revenues would be sufficient to pay only 78 percent of scheduled benefits. Congress must act to strengthen Social Security and protect the benefits Americans have earned, but reform should first and foremost focus on restoring the program's long-term financial stability.

H.R. 3517 includes provisions worth considering, including enhanced protections for lifetime low earners. AMAC has similarly recognized the importance of strengthening benefits for lower-income retirees in our Social Security Guarantee. We also believe proposals designed to prevent Social Security benefit increases from unintentionally reducing eligibility for other assistance programs merit further examination.

However, we have significant concerns with the bill's broader approach. H.R. 3517 would phase out Social Security's taxable maximum by 2035 while also increasing the payroll tax rate for both employees and employers from 6.2 percent to 6.5 percent. The 2026 taxable maximum is already $184,500. Eliminating it would substantially increase payroll taxes on affected workers and employers, while raising the tax rate would increase the burden more broadly on workers and middle-class Americans the most.

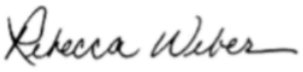
AMAC believes Congress should pursue reforms that strengthen Social Security without unnecessarily increasing payroll tax rates. AMAC's proposal is to gradually increase the annual taxable maximum by increasing the current index, an alternative that would over time bring the payroll tax revenue back in line with the benchmark from the 1983 Amendments and avoid the disruptions that complete elimination of the taxable maximum would generate. AMAC's Social Security Guarantee also provides a range of options intended to improve the program's long-term financial health without increasing the payroll tax rate.

Furthermore, H.R. 3517 would expand student benefits through age 26 for qualifying full-time postsecondary students. It would be ill-advised to expand Social Security into this area as it risks adding new obligations at precisely the time Congress must confront the program's existing financial challenges.

Social Security is a promise to generations of Americans who have spent their working lives paying into the program. With its finances approaching a critical point, Congress has an obligation to pursue responsible, durable reforms that protect current beneficiaries while ensuring Social Security remains available for future generations.

We appreciate efforts made to address Social Security's challenges and respectfully urge the Ways and Means Committee to not consider the provisions of H.R. 3517 that would expand the program while imposing additional payroll taxes on American workers and employers. AMAC Action stands ready to work toward reforms that protect vulnerable beneficiaries and restore Social Security to long-term solvency.

Sincerely,



Rebecca Weber
CEO, Association of Mature American Citizens (AMAC)
Chairwoman, AMAC Action