

United States Senate

WASHINGTON, DC 20510

September 30, 2025

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 regarding our concerns that your administration has plans to raise the Social Security retirement age, cutting essential benefits that tens of millions of Americans have earned and need in order to enjoy a secure retirement.

Last week, Social Security Administration (SSA) Commissioner Frank Bisignano indicated in a Fox Business interview that the administration is considering raising the retirement age—only to walk back his comments a few hours later.¹ Commissioner Bisignano’s comments—and immediate about-face—left millions of Americans alarmed and confused about the status of their Social Security benefits.

Specifically, on September 19, 2025, when asked whether he would consider raising the age for full retirement benefits during an interview with Fox Business, Commissioner Bisignano stated “everything’s being considered and will be considered.”² His comments quickly made headlines,³ and shortly after, the Commissioner retracted his statement, saying “raising the retirement age is not under consideration.”⁴ Commissioner Bisignano’s wavering comments reflect a lingering question over how your administration will treat retirement benefits. Long before Commissioner Bisignano’s recent comments, Republican policymakers have suggested raising the retirement age.⁵ Such policy proposals have also been endorsed by the authors of Project 2025⁶—the policy

¹ 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/>; Tweet by Social Security Administration, September 19, 2025, <https://x.com/SocialSecurity/status/1969133454865678764>; Tweet by More Perfect Union, September 19, 2025, <https://x.com/MorePerfectUS/status/1969078486355583260>.

² 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/>; Tweet by More Perfect Union, September 19, 2025, <https://x.com/MorePerfectUS/status/1969078486355583260>.

³ LiveNOW from FOX, “Social Security retirement age could jump as White House considers options,” Daniel Miller, September 19, 2025, <https://www.livenowfox.com/news/social-security-retirement-age-possible-jump>; Newsweek, “Social Security Retirement Age Could Rise Under Trump,” Alissa Higham, September 19, 2025, <https://www.newsweek.com/social-security-retirement-age-could-rise-under-trump-2132310>.

⁴ Tweet by Social Security Administration, September 19, 2025, <https://x.com/SocialSecurity/status/1969133454865678764>; 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/>.

roadmap that has been highly influential in your decision-making in your second administration.⁷ That these proposals have found support in the Republican party is especially concerning given Senate Republicans' recent willingness to abandon longstanding procedural requirements to push through their unpopular agenda with just 50 votes.⁸ This—combined with the Commissioner's comments—raises fresh alarm that these ideas to cut Social Security benefits could become reality. If the Social Security retirement age is increased under your watch, you would be breaking your repeated promises to protect and preserve Americans' benefits.⁹

Raising Social Security's full retirement age would force Americans to work longer, "cut[ting] benefits for nearly three-quarters of Americans" and putting many low- and middle-income workers at risk of economic insecurity "once they leave the workforce."¹⁰ For example, if the full retirement age was raised to 69—as some proposals have suggested—a "median-wage retiree turning 62 in 2034" would see "their monthly benefit cut between \$345 and \$741"—and would ultimately "lose between \$46,104 and \$99,252 after 10 years of receiving Social Security."¹¹ These cuts would have the biggest impact on low- and middle-income retirees, who are more likely to rely on Social Security as their retirement income.¹²

Further, these changes would provide little long-term benefits for program stability. The Congressional Budget Office (CBO) estimates that increasing the retirement age to 69 "would not change CBO's projection that the balance of Social Security's [Old-Age and Survivors Insurance] and [Disability Insurance] trust funds, were they combined, would be exhausted" around 2034.¹³ Social Security is low- and middle-income older Americans' lifeline during retirement. If you raise the retirement age, you will be cutting these critical benefits—without a guaranteed solution to Social Security's insolvency. And you will be ignoring other options, including raising the payroll tax income cap so that the wealthy pay their fair share to Social

⁵ 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/>.

⁶ 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/>; Center for American Progress, "Frequently Asked Questions About Project 2025," Tymoni Correa-Buntley, September 30, 2024, <https://www.americanprogress.org/article/frequently-asked-questions-about-project-2025/>; The Heritage Foundation, "Should the Social Security Retirement Age Be Raised? Yes.," Rachel Greszler, June 17, 2024, <https://www.heritage.org/social-security/commentary/should-the-social-security-retirement-age-be-raised-yes>.

⁷ CBS News, "How Trump's policies and Project 2025 proposals match up after first 100 days," Melissa Quinn, April 29, 2025, <https://www.cbsnews.com/news/trump-project-2025-first-100-days/>.

⁸ PBS News, "A Senate rules change flying under the radar," Lisa Desjardins, September 10, 2025, <https://www.pbs.org/newshour/politics/how-republicans-are-trying-to-change-senate-rules-to-push-through-trump-nominees>.

⁹ 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/articles/2025/08/president-trump-delivers-on-social-security-promise-stronger-faster-and-more-secure-for-all-americans/>.

¹⁰ 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/>.

¹¹ *Id.*

¹² *Id.*

¹³ Letter from CBO Director Phillip Swagel to Representative Brendan Boyle, September 25, 2024, p.7 <https://www.cbo.gov/system/files/2024-09/60516-Full-Retirement-Age.pdf>.

Security, that would protect benefits. Americans deserve to retire with dignity—not spend their retirement struggling to make ends meet.

Following Commissioner Bisignano’s comments, Americans deserve clarity over what will happen to their hard-earned retirement benefits. To help us understand your plans regarding the retirement age, we request answers to the following questions no later than October 13, 2025:

1. Were Commissioner Bisignano’s comments on Fox Business consistent with the White House’s stance on raising the retirement age?
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?
 - 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?
5. 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 anyone in the White House discuss your administration’s stance on raising the retirement age with the Commissioner after the issue was raised during his Fox Business interview?
 - b. Did you or anyone in the White House urge SSA to retract the Commissioner’s comments on raising the retirement age?

Thank you for your attention to this matter.

Sincerely,



Elizabeth Warren
United States Senator



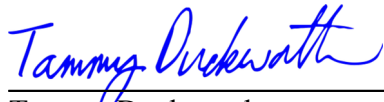
Kirsten Gillibrand
United States Senator



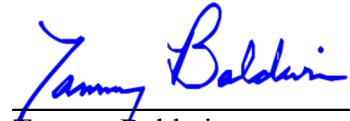
Chris Van Hollen
United States Senator



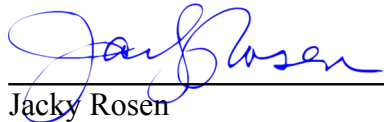
Richard Blumenthal
United States Senator



Tammy Duckworth
United States Senator



Tammy Baldwin
United States Senator



Jacky Rosen
United States Senator