

## S 1504

Claiming Age Clarity Act

**Congress:** 119 (2025–2027, Current)

**Chamber:** Senate

**Policy Area:** Social Welfare

**Introduced:** Apr 29, 2025

**Current Status:** Read twice and referred to the Committee on Finance.

**Latest Action:** Read twice and referred to the Committee on Finance. (Apr 29, 2025)

**Official Text:** <https://www.congress.gov/bill/119th-congress/senate-bill/1504>

### Sponsor

**Name:** Sen. Cassidy, Bill [R-LA]

**Party:** Republican • **State:** LA • **Chamber:** Senate

### Cosponsors (12 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Collins, Susan M. [R-ME]	R · ME		Apr 29, 2025
Sen. Coons, Christopher A. [D-DE]	D · DE		Apr 29, 2025
Sen. Kaine, Tim [D-VA]	D · VA		Apr 29, 2025
Sen. Sanders, Bernard [I-VT]	I · VT		May 14, 2025
Sen. Tillis, Thomas [R-NC]	R · NC		Dec 8, 2025
Sen. Gillibrand, Kirsten E. [D-NY]	D · NY		Dec 11, 2025
Sen. Curtis, John R. [R-UT]	R · UT		Dec 18, 2025
Sen. Warnock, Raphael G. [D-GA]	D · GA		Dec 18, 2025
Sen. Hassan, Margaret Wood [D-NH]	D · NH		Jan 7, 2026
Sen. Young, Todd [R-IN]	R · IN		Jan 7, 2026
Sen. Scott, Rick [R-FL]	R · FL		Feb 10, 2026
Sen. Warner, Mark R. [D-VA]	D · VA		Feb 10, 2026

### Committee Activity

Committee	Chamber	Activity	Date
Finance Committee	Senate	Referred To	Apr 29, 2025

### Subjects & Policy Tags

#### Policy Area:

Social Welfare

### Related Bills

Bill	Relationship	Last Action
119 HR 5284	Identical bill	Dec 2, 2025: Received in the Senate and Read twice and referred to the Committee on Finance.

## **Claiming Age Clarity Act**

This bill changes certain terms that are used by the Social Security Administration (SSA) to describe the ages at which a worker may claim Social Security retirement benefits.

First, the SSA must use *minimum monthly benefit age* instead of *early eligibility age*. This refers to the earliest age (62 under current law) at which a worker may claim benefits. (Currently, the benefit amount of a worker who claims benefits early is reduced to account for the longer period during which the worker is expected to receive benefits.)

Second, the SSA must use *standard monthly benefit age* instead of *full retirement age* and *normal retirement age*. These terms refer to the age at which a worker may claim benefits without a reduction in the benefit amount. (Currently, this age ranges from 65 to 67, depending on the worker's year of birth.)

Finally, the SSA must use the term *maximum monthly benefit age* for any reference to age 70 as the maximum age at which a worker may receive delayed retirement credits. The SSA may not use the term *delayed retirement credit*. These terms refer to the mechanism that increases the benefit amount of a worker who delays claiming benefits after reaching the full retirement age. (Currently, a worker receives a credit for each month between the full retirement age and age 70 that the worker delays claiming benefits. Each credit increases the benefit amount that the worker will receive after claiming benefits by a specified percentage.)

