



(Original Signature of Member)

117TH CONGRESS  
1ST SESSION

**H. R.** \_\_\_\_\_

To amend title II of the Social Security Act to improve social security benefits for widows and widowers in two-income households, and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

Mr. REED introduced the following bill; which was referred to the Committee  
on \_\_\_\_\_

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**A BILL**

To amend title II of the Social Security Act to improve social security benefits for widows and widowers in two-income households, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Strengthening Social  
5 Security for Widows Act”.

1 **SEC. 2. IMPROVING SOCIAL SECURITY BENEFITS FOR WID-**  
2 **OWS AND WIDOWERS IN TWO-INCOME HOUSE-**  
3 **HOLDS.**

4 (a) IN GENERAL.—

5 (1) WIDOWS.—Section 202(e) of the Social Se-  
6 curity Act (42 U.S.C. 402(e)) is amended—

7 (A) in paragraph (1)—

8 (i) in subparagraph (B), by inserting  
9 “and” at the end;

10 (ii) in subparagraph (C)(iii); by strik-  
11 ing “and” at the end;

12 (iii) by striking subparagraph (D);

13 (iv) by redesignating subparagraphs  
14 (E) and (F) as subparagraphs (D) and  
15 (E), respectively; and

16 (v) in the flush matter following sub-  
17 paragraph (E)(ii), as so redesignated, by  
18 striking “or becomes entitled to an old-age  
19 insurance benefit” and all that follows  
20 through “such deceased individual,”;

21 (B) by striking subparagraph (A) in para-  
22 graph (2) and inserting the following:

23 “(2)(A) Except as provided in subsection  
24 (k)(5), subsection (q), and subparagraph (D) of this  
25 paragraph, such widow’s insurance benefit for each  
26 month shall be equal to the greater of—

1           “(i) the primary insurance amount (as  
2           determined for purposes of this subsection  
3           after application of subparagraphs (B) and  
4           (C)) of such deceased individual, or

5           “(ii) subject to paragraph (9), in the  
6           case of a fully insured widow or surviving  
7           divorced wife, 75 percent of the sum of any  
8           old-age or disability insurance benefit for  
9           which the widow or the surviving divorced  
10          wife is entitled for such month and the pri-  
11          mary insurance amount (as determined for  
12          purposes of this subsection after applica-  
13          tion of subparagraphs (B) and (C)) of such  
14          deceased individual.”;

15          (C) in paragraph (5)—

16                 (i) in subparagraph (A), by striking  
17                 “paragraph (1)(F)” and inserting “para-  
18                 graph (1)(E)”; and

19                 (ii) in subparagraph (B), by striking  
20                 “paragraph (1)(F)(i)” and inserting  
21                 “paragraph (1)(E)(i)”; and

22          (D) by adding at the end the following:

23                 “(9) For purposes of paragraph (2)(A)(ii), the  
24          amount determined under such paragraph shall not

1 exceed the primary insurance amount for such  
2 month of a hypothetical individual—

3 “(A) who became entitled to old-age insur-  
4 ance benefits upon attaining early retirement  
5 age during the month in which the deceased in-  
6 dividual referred to in paragraph (1) became  
7 entitled to old-age or disability insurance bene-  
8 fits, or died (before becoming entitled to such  
9 benefits), and

10 “(B) to whom wages and self-employment  
11 income were credited in each of such hypo-  
12 thetical individual’s elapsed years (within the  
13 meaning of section 215(b)(2)(B)(iii)) in an  
14 amount equal to the national average wage  
15 index (as described in section 209(k)(1)) for  
16 each such year.”

17 (2) WIDOWERS.—Section 202(f) of the Social  
18 Security Act (42 U.S.C. 402(f)) is amended—

19 (A) in paragraph (1)—

20 (i) in subparagraph (B), by inserting  
21 “and” at the end;

22 (ii) in subparagraph (C)(iii), by strik-  
23 ing “and” at the end;

24 (iii) by striking subparagraph (D);

1 (iv) by redesignating subparagraphs  
2 (E) and (F) as subparagraphs (D) and  
3 (E), respectively; and

4 (v) in the flush matter following sub-  
5 paragraph (E)(ii), as so redesignated, by  
6 striking “or becomes entitled to an old-age  
7 insurance benefit” and all that follows  
8 through “such deceased individual,”;

9 (B) by striking subparagraph (A) in para-  
10 graph (2) and inserting the following:

11 “(2)(A) Except as provided in subsection  
12 (k)(5), subsection (q), and subparagraph (D) of this  
13 paragraph, such widower’s insurance benefit for  
14 each month shall be equal to the greater of—

15 “(i) the primary insurance amount (as  
16 determined for purposes of this subsection  
17 after application of subparagraphs (B) and  
18 (C)) of such deceased individual, or

19 “(ii) subject to paragraph (9), in the  
20 case of a fully insured widower or surviving  
21 divorced husband, 75 percent of the sum of  
22 any old-age or disability insurance benefit  
23 for which the widower or the surviving di-  
24 vorced husband is entitled for such month  
25 and the primary insurance amount (as de-

1           terminated for purposes of this subsection  
2           after application of subparagraphs (B) and  
3           (C) of such deceased individual.”;

4           (C) in paragraph (5)—

5                 (i) in subparagraph (A), by striking  
6                 “paragraph (1)(F)” and inserting “para-  
7                 graph (1)(E)”;

8                 (ii) in subparagraph (B), by striking  
9                 “paragraph (1)(F)(i)” and inserting  
10                “paragraph (1)(E)(i)”;

11           (D) by adding at the end the following:

12                 “(9) For purposes of paragraph (2)(A)(ii), the  
13                 amount determined under such paragraph shall not  
14                 exceed the primary insurance amount for such  
15                 month of a hypothetical individual—

16                         “(A) who became entitled to old-age insur-  
17                         ance benefits upon attaining early retirement  
18                         age during the month in which the deceased in-  
19                         dividual referred to in paragraph (1) became  
20                         entitled to old-age or disability insurance bene-  
21                         fits, or died (before becoming entitled to such  
22                         benefits), and

23                         “(B) to whom wages and self-employment  
24                         income were credited in each of such hypo-  
25                         thetical individual’s elapsed years (within the

1 meaning of section 215(b)(2)(B)(iii)) in an  
2 amount equal to the national average wage  
3 index (as described in section 209(k)(1)) for  
4 each such year.”.

5 (b) EFFECTIVE DATE.—The amendments made by  
6 this section shall apply with respect to widow’s and wid-  
7 ower’s insurance benefits payable for months after Decem-  
8 ber 2023.

9 **SEC. 3. BENEFITS FOR DISABLED SURVIVING SPOUSES.**

10 (a) IN GENERAL.—

11 (1) ELIGIBILITY FOR WIDOW’S INSURANCE  
12 BENEFITS.—Section 202(e)(1)(B)(ii) of the Social  
13 Security Act (42 U.S.C. 402(e)(1)(B)(ii)) is amend-  
14 ed by striking “has attained age 50 but has not at-  
15 tained age 60 and”.

16 (2) ELIGIBILITY FOR WIDOWER’S INSURANCE  
17 BENEFITS.—Section 202(f)(1)(B)(ii) of such Act (42  
18 U.S.C. 402(f)(1)(B)(ii)) is amended by striking “has  
19 attained age 50 but has not attained age 60 and”.

20 (3) CONFORMING AMENDMENT.—Section  
21 202(q)(3)(A) of such Act (42 U.S.C. 402(q)(3)(A))  
22 is amended by striking “If the first month” and all  
23 that follows through “widow’s or widower’s insur-  
24 ance benefit)” and inserting “If the first month for  
25 which an individual both is entitled to a wife’s or

1 husband's insurance benefit and has attained age 62  
2 or for which an individual is entitled to a widow's or  
3 widower's insurance benefit".

4 (b) PRECLUSION OF ENTITLEMENT AFTER EARLY  
5 REMARRIAGE.—

6 (1) WIDOW'S INSURANCE BENEFITS.—Section  
7 202(e)(1)(B)(ii) of such Act (42 U.S.C.  
8 402(e)(1)(B)(ii)) is amended by inserting “and has  
9 not remarried prior to attaining the age which is 12  
10 years less than early retirement age (as defined in  
11 section 216(l)(2))” before the comma.

12 (2) WIDOWER'S INSURANCE BENEFITS.—Sec-  
13 tion 202(f)(1)(B)(ii) of such Act (42 U.S.C.  
14 402(f)(1)(B)(ii)) is amended by inserting “and has  
15 not remarried prior to attaining the age which is 12  
16 years less than early retirement age (as defined in  
17 section 216(l)(2))” before the comma.

18 (c) EFFECTIVE DATE.—The amendments made by  
19 this section shall apply with respect to benefits payable  
20 for months after December 2022 and for which applica-  
21 tions are filed after December 2022.