

## **New Government Legislation: Know the Facts About the Big Beautiful Bill!**

People who are collecting Social Security benefits recently received an email from the U.S. Social Security Administration (SSA) claiming that Donald Trump's major new spending bill has eliminated taxes on benefits for most recipients. However, the email is misleading and eliminates key facts. The reconciliation bill – also known as Trump's "one big, beautiful bill" – will strip people of their health insurance, cut food assistance for the poor, kill off clean energy development, reduce access to health care and new treatments, and raise the national debt by trillions of dollars.

The claim: The email to recipients claims that the bill eliminates federal income taxes on Social Security benefits for most beneficiaries, providing relief to individuals and couples, and that 90% of Social Security beneficiaries will no longer be required to pay federal income taxes on their benefits.

The reality: This is false, as the bill does not eliminate federal taxes. The real facts regarding the new sweeping legislation as it relates to the average person who receives Social Security are as follows:

- **Any benefit you receive starting in 2025 or 2026 is not permanent.** The bill doesn't eliminate taxes on Social Security in the long term — it offers a temporary deduction of up to \$6,000 per individual (or \$12,000 per couple) starting in 2026 or 2025, depending on specific provisions. This deduction is also scheduled to expire around 2028 or 2029 unless Congress renews it, meaning long-term tax relief isn't guaranteed.
- **Most low-income seniors already pay no tax.** About 64% of seniors don't pay federal taxes on their Social Security benefits. This new deduction benefits middle-to-upper-middle-income retirees, rather than those at the lower end.
- **It accelerates the depletion of the Social Security trust fund.** Many people are unaware that taxing Social Security benefits helps fund and stabilize the Social Security system. This new deduction reduces the amount of money shoring it up. This means that Social Security may become bankrupt sooner, which could eventually result in a 24% cut to benefits. This means that neither you, nor your children, nor other loved ones may have Social Security benefits to rely upon in as little as 7 years.
- **Not everyone qualifies for the benefit.** The new law requires that you be 65 years old or older and meet specific income thresholds. Those under 65 — or with higher incomes — won't see any change. Many seniors over 65 will continue to pay zero tax and won't benefit from the new law.
- **It's part of a bigger, controversial package.** The new so-called Social Security "benefits" are bundled with a sweeping "One Big Beautiful Bill" (or "One Big Ugly Bill") that includes massive tax cuts for the wealthy (adding an estimated \$2.4–\$2.8 trillion to US debt), deep cuts to Medicaid and SNAP. The package includes massive cuts to other safety-net programs, which will negatively affect millions, including seniors who aren't covered under Social Security alone. The law impacts a program that helps 6 million Americans survive heat waves and cold winters, as well as food assistance to seniors, single mothers, and other at-risk individuals, nursing home care, rural hospitals, safety-net hospitals, and community centers. The bill cuts research for cancer, Alzheimer's, vaccines, bird flu, and other diseases that affect all of us. It cuts after-school programs, summer school, and even camps, which benefit children of working parents.

The email did not appear to be an official government communication and led recipients to believe it was a scam. It sounded like a scam, as it was partisan and issued by the Republican administration with the intent of misleading people. New Jersey representative Frank Pallone, the top Democrat on the House's energy and commerce committee, said that "every word" of the email is a lie.

We owe it to ourselves to know the facts. When individuals thrive, our communities thrive. When individuals care about others, we all succeed. Our children are our future, and our seniors have helped support us throughout our lives. They deserve dignity.

If you are scared, worried, and want to make your voice heard, reach out to your senators and congressmen at <https://indivisibleInh.com/contact-congress/>.

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Sources: [ssa.gov](http://ssa.gov); [kiplinger.com](http://kiplinger.com); [the-sun.com](http://the-sun.com); [pbs.org](http://pbs.org); wikipedia