



September 10, 2025

The Honorable Lloyd Smucker
U.S. House of Representatives
302 Cannon House Office Building
Washington, D.C. 20515

The Honorable Donald Beyer
U.S. House of Representatives
1226 Longworth House Office Building
Washington, D.C. 20515

Dear Representatives Smucker and Beyer:

AARP, which advocates for the more than 100 million Americans aged 50 and over, is pleased to endorse the *Claiming Age Clarity Act*, which would improve the terminology the Social Security Administration uses in relation to retirement benefit claiming ages. Your bipartisan bill will provide American workers with better and more understandable information about the impact claiming age has on their earned benefits, helping them make more informed choices about when to start collecting Social Security.

Social Security is the foundation of retirement security for generations of Americans. About forty percent of older Americans rely on their monthly payments for at least half of their income, and about 15 percent rely on them for nearly all of their income. For most Americans, Social Security is their only inflation-protected, guaranteed source of retirement income.

Despite its critical importance, [AARP research notes that near-retiree knowledge about the program is sometimes lacking](#), including the impact different claiming ages have on their benefits. As you know, claiming Social Security before one's full retirement age results in a significant reduction in monthly benefits, up to 30 percent for those who claim at age 62, while delaying claiming until after full retirement age provides up to an 8 percent increase in monthly benefits for each year of delay up to age 70.

The choice of when to retire can have a sizeable impact on one's benefits and overall financial security, particularly for those with limited additional retirement resources. As such, AARP supports your legislation to help people optimize their financial security in retirement by requiring the Social Security Administration to use more descriptive terminology for the different claiming ages, which better reflects their impact on benefits. We believe replacing "early retirement age", "full or normal retirement age", and "delayed retirement credits" in relation to age 70, with the terms "minimum monthly benefit age", "standard monthly benefit age", and "maximum monthly benefit age", respectively, would go a long way toward helping people better understand the impact their claiming choices have on their benefits.

Once again, AARP is pleased to endorse your bipartisan legislation to help Americans make more informed decisions when it comes to their Social Security benefits and the impact claiming ages can have on their overall retirement security. If you have any questions, please feel free to contact me, or have your staff contact Elisa Walker on our Government Affairs staff at ewalker@aarp.org.

Sincerely,

A handwritten signature in purple ink that reads "Bill Sweeney". The signature is fluid and cursive, with the first name "Bill" and last name "Sweeney" clearly distinguishable.

Bill Sweeney
Senior Vice President
Government Affairs
AARP