

# H.R.4529: Social Security Parent Penalty Repeal Act



## Endorsed by:

Social Security Works,  
Strengthen Social Security  
Coalition, National Committee  
to Preserve Social Security and  
Medicare, Alliance for Retired  
Americans, National  
Organization for Women,  
Women's Institute for a Secure  
Retirement, OWL – the Voice of  
Women 40+, and Latinos for a  
Secure Retirement.

## Current cosponsors:

Adams, Grijalva, Hastings,  
Holmes Norton, Takano, and  
Vargas

## *End the Social Security Parent Penalty*

---

Women and men who leave the workforce to care for a child face lower Social Security benefits as a result. This is because Social Security benefits are calculated using a worker's highest 35 years of income. **Every year of full-time parenting could cost a worker up to 3 percent of their monthly Social Security benefit.** This penalty is a key reason for the Social Security gender gap.

With child care unaffordable for many working families, a parent should not have to choose between caring for a child and retirement security. **This is particularly true for a single parent who has no choice.** The Social Security Parent Penalty Repeal Act would eliminate the parent penalty by reducing the total number of years in the benefit calculation for a parent who leaves the workforce to care for a child.

**Social Security Parent Penalty Repeal Act fully covers the cost of eliminating the parent penalty and strengthens Social Security by gradually lifting the cap.** With wage growth increasingly concentrated at the top, more and more income does not contribute to Social Security. By lifting the cap more quickly than inflation, the bill would reverse that trend and gradually cover more income under Social Security – only impacting the top 6% of income earners.

Read the Social Security Parent Penalty Repeal Act [here](#).

Read the Chief Actuary Report [here](#).