STOP SOCIAL SECURITY GARNISHMENT ACT OF 2026

Ranking Member Bernie Sanders (I-VT)

Nearly 43 million Americans are drowning in $1.7 trillion in student debt, including over 3 million Americans over the age of 62. A record-breaking 9 million Americans are now in default on their student loans. This means nearly 1 in 4 student loan borrowers cannot pay back their student loans and are at risk of having their wages seized to pay back their outstanding student debt.

Adding insult to injury, older adults who took out student loans for themselves or their family members are in danger of having their Social Security checks garnished to pay back their student loans. That is unacceptable.

In America today, over 40 percent of older workers have no retirement savings and nearly half of seniors are trying to survive on less than $30,000 a year. Throughout our country, tens of millions of seniors and older adults are struggling to pay for the skyrocketing cost of health care, prescription drugs, groceries and housing.

More than 1 in 3 Social Security recipients with student loans are reliant on their Social Security payments to get by. Half of social security beneficiaries that had a Social Security check garnished because of a defaulted student loan reported skipping a doctor's visit or reported being unable to obtain a prescription they needed, due to cost.

What is even more outrageous is that many student loan borrowers that receive Social Security payments have been in repayment for decades. It is estimated that 1 in 5 Social Security beneficiaries may be eligible for loan forgiveness due to a disability, yet they have been unable to access the forgiveness they are entitled to. As a result, hundreds of thousands of older Americans are needlessly plunged into default on student loans that should already be forgiven.

Given this unacceptable reality, no senior in America should have their Social Security checks taken away from them to pay back student loans.

The Stop Social Security Garnishment Act of 2026 will put an end to this absurdity and ensure no Social Security payments are taken away from older adults or individuals with disabilities due to student loan debt. The bill:

- Prohibits the federal government from garnishing any Social Security payments, including Social Security Disability Insurance, from older adults and individuals with disabilities.
- Protects older adults against unnecessary forced collections.
- Ensures older adults retain access to their Social Security payments to access vital healthcare, medicine, and groceries without fear of having access to those basic needs disrupted due to a student loan in default.

In the midst of the biggest student loan default crisis on record, the *Stop Social Security Garnishment Act of 2026* protects lifesaving Social Security benefits for some of our country's most vulnerable student loan borrowers—older Americans in default. Congress must act now to prevent the Trump Administration from garnishing Social Security benefits because of student loan debt.