

December 10, 2025

The Honorable Vince Fong U.S. House of Representatives 243 Cannon House Office Building Washington, D.C. 20515 The Honorable Mike Thompson U.S. House of Representatives 268 Cannon House Office Building Washington, D.C. 20515

Dear Representatives Fong and Thompson:

AARP, which advocates on behalf of 125 million Americans age 50 and older and their families, is pleased to endorse the *Clergy Act* (H.R. 227) to allow certain clergy members and other religious leaders a one-time window to revoke their exemption from Social Security and Medicare coverage.

By design, Social Security and Medicare are nearly universal. In 2024, 94 percent and 96 percent (respectively) of the U.S. workforce paid into them to earn future benefits. This broad coverage ensures that nearly all workers and their families receive the programs' important protections when they retire or if they die or become disabled.

However, certain ministers, members of religious orders, and Christian Science practitioners are allowed to opt out of paying Social Security and Medicare taxes on their earnings in those roles, if they have a religious or conscientious objection to participating in public benefit programs. Once elected, these exemptions from coverage are permanent and irrevocable.

The Clergy Act provides a two-year window for affected clergy members to revoke their existing exemptions, if they wish to opt back into Social Security and Medicare. Individuals who make that choice would then begin paying Social Security and Medicare payroll taxes on their earnings as clergy, and their resulting benefits (if any) would be based on the earnings they paid in on. Congress enacted similar revocation windows in 1977, 1986, and 1999, but it has now been more than 25 years since clergy have had the option to choose to rejoin these vital programs.

AARP is pleased to endorse this bipartisan and common-sense legislation to allow clergy members to opt back into earning Social Security and Medicare benefits for retirement. If you have any questions, please feel free to contact me, or have your staff contact Elisa Walker on our Government Affairs team at <a href="mailto:eawalker@aarp.org">eawalker@aarp.org</a>.

Sincerely.

Jennifer Jones Vice President

Financial Security & Livable Communities

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