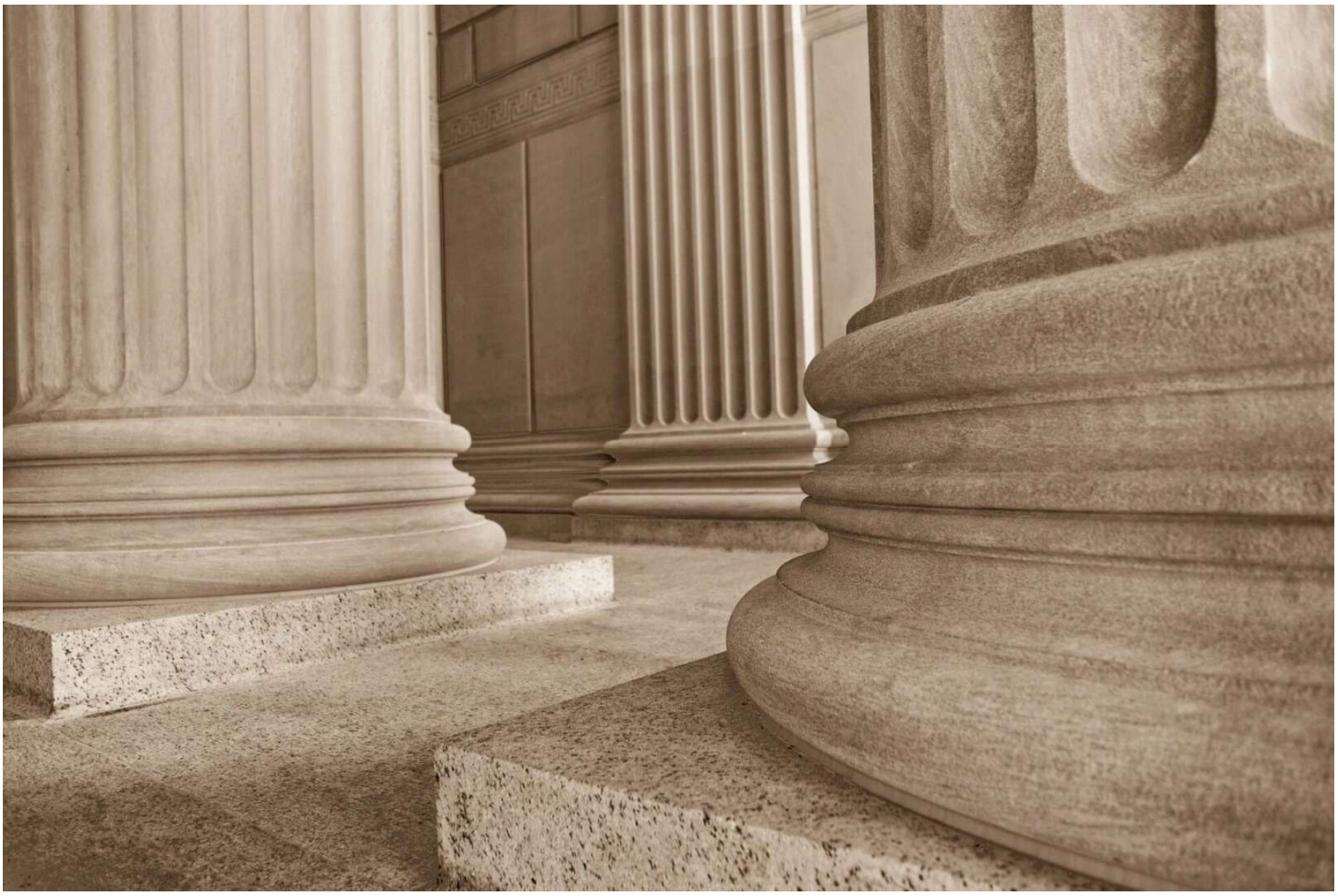
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Democratic-Controlled Congress Now Must Strengthen Social Security, Medicare – Herb Weiss

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By Herb Weiss, contributing writer, aging issues

Last Tuesday's historic 2026 midterm election was more than a routine political shift. Political pundits called it a blue wave that would reshape federal and state public policy for years. Democrats won control of both the House and Senate, flipping Republican-held Senate seats and gaining dozens of House seats. Their legislative victories extended into traditionally red states.

When the dust settled, Democrats flipped seven Republican-held Senate seats, giving them 54 seats, including two independents who caucus with Democrats, to Republicans' 44. At press time, the results of two close Senate races, in Alaska and Mississippi, were still too close to call.

Democrats took 254 seats in the House, Republicans 162, and 19 races were still undecided as of Nov. 7. The Associated Press declared Democrats would control both chambers, though votes were still being cast in a handful of races.

Democrats also won governorships in Texas, Ohio, Iowa, Georgia, and Nevada, among other states. According to the National Conference of State Legislatures, Democrats flipped 12 state houses, most notably in Texas, Michigan, and Minnesota, the Senate in Pennsylvania, and both chambers in Wisconsin. These victories gave Democrats control of both chambers in all four states, although some results remained unofficial.

At state houses nationwide, this shift in political leadership would give Democrats greater control over state budgets and legislation for older residents, including health care, long-term services and supports, and programs to help older adults age in place and remain independent in their communities.

Blue Wave Shifts Power on Capitol Hill

During the 120th Congress, Democrats will take control of both chambers of Congress on Jan. 3, 2027, gaining committee chairmanships, the ability to set legislative agenda priorities, hold hearings, and investigate the Trump administration.

But winning control of Congress does not guarantee legislation will easily pass. President Donald Trump, facing a divided government during his final two years in office, has indicated he intends to use his veto power to block passage of Democratic legislation he deems damaging for the country. ,

According to Roll Call, at the White House South Lawn on Friday morning, Oct. 23, 2026, before departing for a campaign rally in Florida, Trump was asked whether his legislative agenda would face gridlock with Democrats controlling Congress. He answered that he'd "veto, veto, veto, and then they come and they saw how we get it done, and you make a deal."

Even if Democrats draft proposals, Senate rules, most notably the legislative filibuster, can block legislation from ever reaching the president's desk by requiring a 60-vote supermajority to advance most bills.

Aging Groups, Advocates Share Legislative Priorities

For aging advocates, the question is whether a Democratic-controlled Congress can turn its midterm victories into legislation that improves older Americans' financial security, health care, and quality of life.

Democratic leaders say their initial priorities include lowering household costs, addressing health program cuts, and expanding congressional oversight of the Trump administration. And aging organizations are preparing to push for legislative proposals that failed under the previously controlled Republican Congress.

Older voters played a significant role in Tuesday's election outcome.

According to NORC's election polling data cited by AARP, voters age 50 and older made up 60% of the midterm electorate. These voters were concerned about affordability, financial security, Social Security, and Medicare, not only for themselves but for their families.

The survey found 90% of older voters and 80% of all voters considered protecting Social Security from cuts very important. AARP says the new Congress has been entrusted with addressing challenges affecting the health and financial security of 125 million older Americans.

“Older voters showed up and made their voices heard, and now it’s Congress’s turn to deliver.

The 120th Congress must quickly address the serious challenges facing every kitchen table in America. Incoming lawmakers will shape the future of Social Security and Medicare, determine how family caregivers can receive greater support, and affect health care costs and the economic security of millions of Americans,” says AARP Executive Vice President and Chief Advocacy and Engagement Officer **Nancy LeaMond**.

AARP has urged the new Congress to work across party lines to strengthen Social Security without cutting benefits older Americans have earned. The organization says older voters will be watching lawmakers closely.

AARP’s pre-Election Day polling identified older women as a key group of undecided voters. Similarly, NORC’s election data found older women supported Democratic candidates by nine points, while older men favored Republicans by five points.

Independent voters age 50 and older also helped determine the election outcome, with Democrats winning their support by 22 points (56% to 32%).

The economy remained a top concern among older voters. AARP’s polling found the cost of groceries (29%), health care and prescription drugs (24%), and gasoline (21%) were key factors in their voting decisions.

For **Max Richtman**, president and CEO of the Washington, D.C.-based National Committee to Protect Social Security and Medicare (NCPSSM), the election offers another chance to advance legislation to ensure the fiscal solvency of Social Security and Medicare and to expand these programs, which failed to gain traction in the Republican-controlled Congress.

Richtman says Social Security, Medicare, Medicaid, and prescription drug prices are closely tied to the affordability concerns that shaped the midterm elections.

The new Congress must also address Social Security’s looming financial shortfall, warns Richtman. According to the 2026 Social Security Trustees Report, released June 9, 2026, the Old-Age and Survivors Insurance Trust Fund is on track to run out of money in 2032. If Congress doesn’t step in before then, a sudden drop in program revenue means the government will be able to pay out only 78% of what retirees and surviving families are owed, he says.

While the sweeping Democratic victories have been described as a “Blue Tsunami,” Richtman also sees a “Silver Tsunami,” with older voters helping bring change in congressional leadership. He believes Democratic control of both chambers offers an opportunity to strengthen Social Security and Medicare and make health care more affordable for older Americans.

Like AARP and Social Security Works, NCPSSM wants wealthier Americans to contribute more to Social Security and Medicare. By rewriting the Social Security payroll tax rules for the wealthiest Americans,

these bills would ensure the wealthy pay their fair share. The group supports using additional revenue to strengthen the programs' finances and expand benefits.

Richtman says that if reintroduced, NCPSSM would support the following three major bills to strengthen Social Security and Medicare.

The **Social Security 2100 Act** (H.R. 9519/S. 5042), introduced by **Rep. John Larson (D-CT)** and Sen. **Richard Blumenthal (D-CT),** would strengthen Social Security's finances and improve benefits. The legislation would remove the existing cap on earnings subject to Social Security payroll taxes and require wealthy Americans to pay additional taxes on investment income exceeding $400,000. It would also use the Consumer Price Index for the Elderly (CPI-E) to calculate annual cost-of-living adjustments and increase minimum benefits for low-income workers.

The **Social Security Expansion Act** (S. 770/H.R. 1700), introduced by **Sen. Bernie Sanders (I-VT)** and **Rep. Val Hoyle (D-OR),** would expand Social Security benefits while strengthening the program's long-term finances. The legislation would require Americans earning more than $250,000 to pay additional Social Security taxes and increase taxes on certain investment income of higher-income individuals. It would also use the CPI-E to calculate annual cost-of-living adjustments, improve minimum benefits for low-wage workers and restore student benefits through age 22 for eligible children of deceased, disabled or retired workers.

Finally, the **Medicare and Social Security Fair Share Act** (S. 1690/H.R. 3271), introduced by **Sen. Sheldon Whitehouse (D-RI)** and **Rep. Brendan Boyle (D-PA**), would strengthen the finances of both programs by requiring wealthier Americans to contribute more in taxes. The legislation would apply Social Security payroll taxes to earnings above $400,000, require high-income individuals to contribute more to Medicare, and close loopholes that allow some wealthy business owners to avoid Medicare taxes. It would also expand taxes on investment income of higher-income Americans.

During the new Congress, Richtman says NCPSSM will push for Medicare reforms, including adding dental, vision, and hearing benefits; limiting out-of-pocket costs; expanding prescription drug price negotiations; and addressing overpayments and inappropriate care denials in Medicare Advantage plans.

Other NCPSSM priorities include extending enhanced Affordable Care Act premium tax credits and reversing recent cuts to Medicaid and Supplemental Nutrition Assistance Program benefits.

Nancy Altman, president of Social Security Works and chair of the Strengthen Social Security coalition, also sees an opportunity for Democrats to act. "Democrats just got a huge mandate from voters after running campaigns that focused on strengthening Social Security by making the wealthy pay their fair share, along with making health care affordable," says Altman.

She believes Democrats should make passage of the Social Security Expansion Act a top priority and send the legislation to President Trump's desk. The proposal would increase Social Security benefits and strengthen the program's long-term financing by requiring higher-income Americans to contribute more, including taxes on certain investment income. Altman points to wealthy Americans, including Elon Musk, as examples of individuals who could contribute more under the proposal.

According to the **Alliance for Retired Americans**, seven Democratic Senate candidates who won Republican-held seats in Kansas, Texas, North Carolina, Maine, South Carolina, Iowa, and Ohio

campaigned to raise the amount of income subject to Social Security payroll taxes. Their election could support proposals backed by NCPSSM and Social Security Works to increase contributions from higher earners and help prevent future benefit cuts.

Altman warns that if Trump vetoes legislation to strengthen Social Security by requiring wealthier Americans to pay more, Republicans could face political consequences in the 2028 election. She also wants Congress to reconsider Medicare for All legislation. "Our already frayed health care system is coming apart at the seams due to Republican cuts to Medicaid and the ACA. Now is the time to improve Medicare and expand it to cover everyone in America," says Altman.

A Final Note…

Robert Weiner, a former Clinton White House spokesman who served as chief of staff of the House Select Committee on Aging under the late **Rep. Claude Pepper (D-FL)**, says the new Congress must protect Social Security and stop calling proposed benefit cuts "reform."

"This rhetoric is an immediate third rail and political suicide," says Weiner. He believes raising the amount of earnings subject to Social Security payroll taxes could help address the program's projected funding shortfall.

"Protecting Social Security is crucial to retaining voter support on both sides. One partial solution is straightforward and has been proposed by members of both parties," he says.

Weiner supports raising the payroll tax cap to help prevent future benefit reductions. He cited a projected 22% benefit reduction by 2034. However, the 2026 Social Security Trustees Report projects the retirement and survivors trust fund will have enough income to pay 78% of scheduled benefits in 2032, while the combined retirement, survivors, and disability trust funds would have enough income to pay 83% of scheduled benefits in 2034.

Weiner also wants the new Congress to reestablish the House Select Committee on Aging, giving lawmakers a forum to focus on issues affecting older Americans. "The new Congress should also recreate a House Aging Committee to allow focus on seniors' issues," says Weiner.

He also calls for restoring Affordable Care Act premium tax subsidies and reversing Medicaid cuts, warning millions of Americans, including older adults, could lose their health insurance because they cannot afford the premiums.

"Studies are clear that people die in large proportions if they do not have health insurance," he says.

Weiner also questions claims that the United States has the world's best health care system. "The USA mortality rates are among the worst in the civilized world. Let's not pretend that our health system is the best," he says.

With the midterms behind us, Weiner shares his thoughts in a *USA Today* op-ed on how congressional Democrats, Republicans, and President Trump can avoid legislative gridlock. He writes that sharing a positive legacy will ensure bipartisan legislative achievements. Democrats can win midterms and still avoid Trump gridlock | Opinion.

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