



**AARP Testimony on Social Security Tax Relief
House of Representatives Taxes Committee
February 12, 2025**

Chairman Davids and Members of the House Taxes Committee,

My name is Thomas Elness, State Advocacy Director with AARP Minnesota. AARP represents more than 620,000 members across Minnesota. Thank you for the opportunity to provide written testimony on H.F. 100, Representative Repinski's bill to repeal Minnesota's income tax on Social Security benefits.

AARP has long advocated for state Social Security tax relief. We appreciate past legislative actions in 2023 that eliminated the state tax on Social Security benefits for older adults with taxable incomes up to \$78,000 for single filers and \$100,000 for couples and raised the income threshold to qualify for a partial tax break to \$118,000 for single filers and \$140,000 for couples. These changes have provided much-needed tax relief for older Minnesotans. We are moving in the right direction toward repealing this tax.

However, today, Minnesota remains an outlier as one of only eight states that tax residents' Social Security income. Before 1984, these benefits were not even allowed to be counted as taxable income. In short, Social Security is an earned benefit and should not be a way to fund state government.

Finally, while we support the full repeal of Social Security income taxation, we recognize that any tax proposal should also ensure we have the needed revenue to preserve essential services for older Minnesotans. While we prefer and strongly support the full repeal of Social Security taxation, we understand that lawmakers may choose a phased-out approach, such as S.F. 952, to accomplish this goal. We would support this effort to benefit older Minnesotans as well.

Thank you for the opportunity to provide testimony.