

Rail Labor Calls on Congress to Find a Long-Term Solution to Administrative Delays at the Railroad Retirement Board

Railroading is one of the oldest and most demanding professions in our nation. Railroaders work long, unpredictable hours, weekends, holidays, and time away from their families to keep the country's freight and passenger rail systems moving. Above all, it is dangerous work, and rail workers are killed or injured on the job every year.

In recognition of the unique demands of railroad work, President Franklin D. Roosevelt helped establish railroad retirement benefits in the 1930s, creating the nation's first federal retirement system for private-sector workers. Today, the vast majority of railroad workers are not covered by Social Security and do not receive state unemployment insurance benefits. Instead, they rely on the Railroad Retirement Board (RRB) to administer the retirement, disability, survivor, unemployment, and sickness benefits they have earned.

The RRB currently serves nearly 690,000 railroaders, retirees, and family members. It administers a retirement system that is projected to remain solvent for the next 75 years. Railroaders and rail employers pay into this system through dedicated payroll taxes, and those benefits remain a critical recruitment and retention tool for an industry built on hard work, sacrifice, and around-the-clock service.

That strength was underscored at a February 2026 Senate HELP Committee hearing, where Committee Chair Bill Cassidy noted that the RRB "works" and described the railroad retirement trust fund as the "gold standard for sustainability." Despite the strength of the railroad retirement system, the agency responsible for administering these benefits remains constrained by an outdated administrative funding structure.

The issue is not the retirement system itself, but whether the agency has the administrative resources needed to deliver earned benefits in a timely manner to beneficiaries. The RRB's administrative costs are entirely funded by payroll taxes paid by the rail industry and its workers. To be clear, the agency receives no funding from other U.S. taxpayers or businesses; this self-funded structure costs the American public nothing. Still, Congress limits how much of that funding the agency may use for administration. That limitation has not kept pace with inflation or the agency's operational needs. This has resulted in an absurd situation where Congress is actively preventing the RRB from spending the funds it collects from the rail industry and its workers to better serve these workers even though both the rail industry and rail workers are asking the RRB to spend that level of money.

The result is unacceptable. The average turnaround time for disability claims has reached a record 444 days, almost a full year longer than the RRB's target of 100 days, forcing disabled

railroaders and their families to wait more than a year for benefits they have earned over a lifetime of work. These delays are not just administrative inconveniences. They can mean months without income, mounting bills, and severe hardship for workers who can no longer perform the demanding jobs that keep the rail system running.

The RRB faces two urgent challenges:

Staffing and expertise shortages: Roughly 20 percent of the agency's workforce is eligible for retirement, creating the risk of a serious loss of institutional knowledge and technical expertise. Without sufficient resources to hire, train, and retain staff, customer service in field offices and over the telephone will continue to suffer and field offices could close.

Outdated technology: The agency must modernize legacy computer systems, some of which were developed in the 1950s. The rising cost of maintaining outdated systems is contributing to longer processing times, inefficiencies, and unnecessary burdens for beneficiaries.

Without a long-term fix, these challenges will only grow worse. The RRB will face escalating technology costs, staff shortfalls, and increasing delays that undermine the agency's ability to deliver timely benefits to the railroad workers, retirees, and families who depend on it.

Rail Labor urges Congress to enact a long-term administrative funding solution for the Railroad Retirement Board. Congress should ensure that the agency can access the railroad-funded resources necessary to modernize its technology, maintain reliable field-office and telephone service, hire and train the next generation of RRB staff, and process claims in a timely manner.

Railroaders paid for these benefits. They earned them through years of difficult and essential work. Congress must ensure that the Railroad Retirement Board has the tools, staffing, and resources needed to deliver those benefits without delay.

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