JUSTICE IN AGING
FIGHTING SENIOR POVERTY THROUGH LAW

June 24, 2026

Chairman Jason Smith, House Committee on Ways & Means
Chairman Ron Estes, Social Security Subcommittee
Chairman Darin LaHood, Work & Welfare Subcommittee
1139 Longworth House Office Building
Washington D.C. 20515

Submitted via WMSubmission@mail.house.gov.

RE: June 10, 2026 Joint Social Security and Work & Welfare Subcommittee Hearing with the Commissioner of Social Security, Frank J. Bisignano

Dear Chairs Smith, Estes, and LaHood,

This statement is submitted on behalf of Justice in Aging following the June 10th joint hearing of the U.S. House Ways and Means Subcommittees on Social Security and Work & Welfare with Commissioner Frank J. Bisignano of the Social Security Administration (SSA). Justice in Aging is a nonprofit organization with the mission of improving the lives of low-income older adults living in the United States. For 50 years, we have used the power of law to fight senior poverty by securing access to affordable health care, economic security, and the courts for older adults with limited resources.

Our mission is to secure the opportunity for older adults to live with dignity, regardless of financial circumstances—free from the worry, harm, and injustice caused by lack of health care, food, or a safe place to sleep. Using our expertise in Social Security, Supplemental Security Income, Medicare, Medicaid, housing and elder rights, we work to strengthen the social safety net and remove the barriers low-income seniors face in trying to access the services they need. We also provide technical expertise to thousands of advocates across the country on how to help low-income older adults access the programs and services they need to meet their basic needs. Our advocacy centers on issues that directly address systemic inequities faced by older adults of color, older women, LGBTQ+ older adults, older adults with disabilities, and older adults who are immigrants or have limited English proficiency.

We submit the following comments on the topics addressed in the hearing, including the Social Security Administration's efficiency, digital barriers, lack of accessibility, loss of experienced staff, and the negative impact these have on low-income older adults navigating the Social Security Administration.

The official testimony from SSA submitted for the June 10th hearing claims that wait times on the national 800- number have dropped to under 5 minutes.[1] However, the agency's metrics for callers' "total wait time," not just "average speed to answer," shows a different reality, with wait times ranging from 46 minutes to over two hours.[2] This difference highlights a disconnect between the reductions in the agency's "average speed to answer" metric and the daily lived experiences of those calling SSA, including advocates serving older adults and people with disabilities. The "average speed of answer" metric cited in the testimony appears to be suppressed by automated callbacks and AI chatbots that, despite technically answering calls, fail to resolve complex issues facing vulnerable older adults. Another layer to this issue is how these AI-driven systems are inaccessible to older adults with speech or hearing impairments, who cannot navigate the automated menus and are left without a path to speak to a human agent.

In addition to these technological hurdles, the reported metrics are inconsistent with what people have been experiencing when calling SSA field offices. Claimants are increasingly "stuck in a loop" with automatic rerouting between field offices with caseworkers who are unable to assist with the matter they are calling about.[3] Advocates report that, often after waiting on hold, they finally reach a human only to find that the SSA employee is unfamiliar with their specific case or lacks the authority to help, resulting in a loop of repeated and unsuccessful calls. Also, while the Social Security Administration officially reports a 32% reduction in the initial disability claims backlog, this statistical improvement does not reflect the ongoing crisis for those awaiting final determinations. Despite these claimed efficiencies, many claimants still face nine to eleven month wait times for hearings before an Administrative Law Judge, that leaves claimants in an extended state of financial instability.[4]

At the June 10th hearing, Commissioner Bisignano stated that he and his leadership team are tracking over 200 internal metrics on a bi-weekly basis to improve the agency's functioning. To address the discrepancies between what SSA reports and what members of the public experience, and restore public trust, we request that these internal metrics being tracked by the agency be published regularly in a clear and transparent manner on its website. Ongoing and detailed public reporting is essential for stakeholders and beneficiaries to know what to reasonably expect, and to verify if the improvements claimed by SSA are reaching the most marginalized older adults.

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[1] Social Security Administration, Statement for the Record of Frank J. Bisignano, Commissioner, June 10, 2026 Hearing of U.S. House of Representatives Committee on Ways and Means, Subcommittee on Social Security and Subcommittee on Work & Welfare, https://waysandmeans.house.gov/wp-content/uploads/2026/06/SSA-Testimony-FY-2027-Budget.pdf

[2] Meryl Kornfield and Lisa Rein, "Trump Breaches Firewall between Watchdogs and Agencies They Investigate," *Washington Post*, March 19, 2026

[3] Justice in Aging, "Navigating the Social Security Administration: Options for Advocates" webinar, April 14, 2026, https://justiceinaging.org/navigating-the-social-security-administration-options-for-advocates/

[4] Katie Savin, Callie Freitag, and Matthew Borus, "In the last year, it's gotten a lot worse": A Qualitative Investigation of Barriers to Disability Benefits in 2025, March 2026, https://dredf.org/ssa-barriers-2025/

A critical concern regarding SSA's current operations is the loss of experienced staff following the largest-ever staffing cut in the agency's history. During 2025, voluntary early retirement incentives and reassignments led to instances where field offices lost over 120 years of collective experience.[5] The massive loss of expertise is compounded by reports that new agents are receiving as little as three hours of training before being put to work, leading to erroneous denials and mistakes that beneficiaries and their representatives must then spend limited resources to correct. This could require advocates to make four phone calls just to make sure basic information from a single piece of paper is processed correctly.

Beyond frontline staffing, the ability of advocates to resolve these errors has been eroded by the merger of ten regional offices into four. Personal contacts and specialized problem solvers have vanished because of the elimination of positions and reassignments, and advocates now have the experience of no longer having senior SSA employees to talk to for serious situations.[6] In this environment, vulnerable older adults are left in administrative purgatory without any clear mechanism for accountability or resources to help them in the future.

SSA's current goal is to become a "digital first" agency, with plans to further increase from over 100 million *mySocialSecurity* accounts while transitioning a larger share of its core services to exclusively online transactions. This aggressive push toward "digital first" services creates a barrier that excludes many from accessing SSA, including older adults with various impairments including memory loss and vision impairments, those without reliable internet access, and those without homes. Older adults face an immediate digital divide because they often lack the secure and stable internet connection or the unique email address required to even begin the registration process for a *mySocialSecurity* account. Many older adults who may have unstable housing or cognitive impairments are not able to recall details required by the identity verification process, which requires current photo IDs and a verifiable history of previous residential addresses.

On April 14, 2026, Justice in Aging offered a webinar on "Navigating the Social Security Administration: Options for Advocates."[7] During the webinar, panelists recommended that advocates assist clients with creating *mySocialSecurity* accounts to the extent possible, to facilitate interactions with SSA. Many of the webinar participants submitted comments and questions in response to this recommendation, included as Attachment A.

To ensure accessibility for all Americans, SSA must maintain walk-in service at all field offices and provide telephone service with human agents as a permanent alternative to AI-driven platforms and digital portals. Given that many vulnerable older adults and individuals without

[5] Kevin Urbatsch, "What a New Report Reveals about Disability Benefits in 2025," June 4, 2026, https://www.urblaw.com/what-a-new-report-reveals-about-disability-benefits-in-2025/
[6] Savin et al. at p. 52.
[7] Justice in Aging webinar at https://justiceinaging.org/navigating-the-social-security-administration-options-for-advocates/

housing cannot navigate digital systems or lack reliable internet, SSA should guarantee and clarify the right to in-person walk-in services for tasks like submitting documents or obtaining benefit verification letters. A human-centered approach is essential for individuals with psychiatric, cognitive, or communication-related disabilities who find AI chatbots and automated menus nearly impossible to navigate.[8]

In conclusion, we strongly advocate that the Social Security Administration must not prioritize automation over accessibility. While we recognize that administrative efficiency is a worthwhile goal, it must not come at the cost of the program's effectiveness or the need to have experienced SSA employees available to serve older adults in financial or medical crisis. To avoid further unintended and devastating consequences for older adults, we reiterate the urgent need for SSA to engage in meaningful, ongoing consultation with expert stakeholders, such as Justice in Aging, before implementing broad policy or procedural changes. The future of SSA as a trusted public service depends on an agency that is accountable to the law and responsive to the human needs of the Americans it was designed to serve.

Sincerely,

Tracey Gronniger
Managing Director, Economic Security

[8] https://www.urblaw.com/what-a-new-report-reveals-about-disability-benefits-in-2025/

ATTACHMENT A

I have such a hard time helping clients apply online due to all the steps to set up Login.gov and the other... then we have to end up calling for a phone interview which is several weeks out.

- Kansas City, MO

I have encountered issues setting up in person appointments. You have to have an ID.me account or mySocialSecurity account to set up an in-person appointment, but you need an in-person appointment to verify your ID to get the ID.me account or mySocialSecurity account. It is a never-ending loop, and a person can't get an in-person appointment.

- Spokane, WA

I'm an advocate, and also getting ready to apply for benefits for myself. The login.gov portal is NOT accessible for people with screen readers. That's why I have to get my county DD board help me get services.

- Dayton, OH

We have an issue with login.gov that SSA is using to make their mySSA account. SSA now says if there is an issue with making an account, contact Login.gov but Login.gov sends you back to SSA. The issue is the LAST step in the verification process. After taking a selfie and picture of the ID is verified... the issue is verifying the phone number, even though on Login.gov has it correct. I think this problem has to be on SSA's end. We used to be able to request a letter with a code, but no longer can. You can't even get to the Post Office verification page either.

- Northport, AL

As a SHIP counselor in Washington state, my experience has been a lot of difficulty setting up online accounts with SSA for clients. When clients have no smartphone, no laptop, unhoused, and so on, it's not possible to set up an account with them. Local SSA office refused to discuss, said it's not their problem.

- Olympia, WA

I'm a person who was on Benefits up until 3 years ago and now I'm a WIP-C Benefits Planner. As a person who is helping consumers get help, setting up a time to meet with them and then contact SSA is very hard. It takes more time than I can set aside in a day to reach someone at SSA.

- Denver, CO

This is the first time I've heard an authoritative entity openly acknowledge the barriers with SSA right now. This is causing delays of 2-4 months in enrollment in Medicare (Parts A & B.)

- Olympia, WA

I'm especially having trouble with Conditional Medicare applications, which we can only do from January to March in Missouri. I've had two cases now where it seems like the person who took the application didn't understand how to process correctly, so things have stalled.

- Kansas City, MO

Are there any tips and tricks to get my blind and homebound clients MySSA accounts established as it relates to verifying their identity? Most cannot get into field offices and the online verification systems are not reliable. Most cannot get updated ID's.

- Greenfield, MA

Any suggestions on how to navigate or bypass the "Login.gov" or the other site?

- Higginsville, MO

We are in a very rural area. 99% of the clients I serve say they have no computer/internet or the knowledge to use & navigate the SSA website. When they do have access and know-how, they still are unable to upload their ID to create the account! We were told to send clients to the Post Office in 2025 and have workers there verify the clients ID. Staffing changes are hindering that process. What can we do to assist these clients?

- Polson, MT

Re the recommendation to help our clients get mySSA accounts, do you recommend this even when someone has little to no computer literacy, no email account, etc.? I worry that this is setting them up for future problems if they are unable to monitor their mySSA account on their own.

- Chicago, IL

Have you found that it is a problem for elderly, disabled, those without email, etc... that when a client is signed up on MySocialSecurity then automatically terminates paper notices to the client? That has been a problem in my experience.

- Chicago, IL