

Social Security Administration Update

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SSA Customer Service: Staff Cuts and Signs of Strain

October 7, 2026



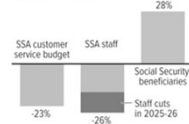
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SSA: Doing More With Less

Since 2010, SSA has gradually lost funding and staff while serving a growing population. In 2025-26, the agency cut dramatically more staff.

Social Security Administration Faces Increased Workload With Fewer Resources

Percent change from 2010 to 2026 (funding adjusted for inflation)



Note: The "SSA customer service budget" is SSA's annual "transfer on administrative expenses" appropriation, excluding dedicated program integrity funding. Beneficiary numbers reflect the change from December 2010 and the projection for 2025. Staff numbers reflect the change from fiscal year 2010 to the level slated for fiscal year 2026 in the 2026 President's budget "congressional justifications."

Source: CBPP analysis based on Social Security Administration and Office of Management and Budget data.

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Huge Staff Cuts Straining Service

The staff losses in 2025 were the largest in SSA history, more than double the previous percent cut, bringing the total down to 1967 levels.

Trump Administration and DOGE Making Largest Staffing Cut in SSA History

Source: Author's analysis based on US Department of Health, Education and Welfare Annual Reports to Congress, Social Security Administration Annual Reports to Congress, SSA Annual Statistical Supplements, and SSA Annual Statistical Reports.

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Regional Offices, HQ, and Processing Hit Especially Hard

Specialists are particularly hard to find; many have left or been reassigned

Social Security Staff Shrinking Due to Largest-Ever Reduction Under Trump Administration

Declines relative to 2024 levels due to Trump policies, 2026 budget proposals

Source: SSA Congressional Authorization for FY 26.
Note: The Office of Disability Adjudication was created this year, combining what was previously the Office of Hearing Operations (OHO) with parts of the former Office of Analysis, Review, and Oversight (OARO) and a disability determination unit that was previously in operations. This figure compares OHO and OARO staffing in FY 24 to the new Office of Disability Adjudication in FY 26.

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Following the money: IT and program integrity

- Away from staffing, toward IT
- Away from customer service, toward program integrity

Social Security Administration Funding Invests in IT, Takes Resources Away From Personnel

Change in appropriations levels, FY 24 to FY26

Source: CBPP calculations of appropriations figures

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Moving fast and breaking things

Short-staffing in key areas risks current and future problems

Staffing Losses at Social Security Administration Harm Customer Service, Risk Lasting Damage

-7,500 employees in one year—the largest one-year decline on record. SSA now has fewer employees than it has had since 1967, when it served 52 million fewer beneficiaries.

These losses have major consequences:

- Large gaps in customer service; over half of staff losses were in customer service and IT.
- Fewer senior career leaders, fewer early-career staff than in more than two decades.
- Growing backlog of disability appeals — 27 percent increase in past year.
- SSA has stopped reporting key customer service metrics, potentially hiding further problems.
- Staffing problems will likely cause lasting damage unless SSA rapidly changes course.

Source: OPM data on SSA staff declines from Jan. '25 to Jan. '26; SSA data on disability appeals from Feb. '25 to Feb. '26. For more information, see CBPP, "Trump Administration Personnel Policies Harming Social Security Customer Service, Risk Lasting Damage"

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Hearings backlogs coming back

More SSA judges left in 2025 than any previous year; agency has no plans to hire more. Could be a sign of brewing trouble.

Disability Hearing Backlog Now Rising After Years of Reduction

Change in number of people with disability hearings awaiting resolution

Year	Change in number of people with disability hearings awaiting resolution
2017	-100,000
2018	-150,000
2019	-250,000
2020	-150,000
2021	50,000
2022	0
2023	0
2024	0
2025	25,000
2026	50,000

Note: Years are fiscal years; data for 2026 are for the fiscal year to date, Sep. '25 to Jul. '26. Source: SSA

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Push toward “Digital First”

Agency leadership hoping to ease pressure by automation and moving more services online; learn more from Jen Burdick at breakout session!

Social Security Is Trying to Stabilize a Year After DOGE Cuts

The agency has been quietly hiring workers again, and its leadership is focused on improving technology to ease workloads left by the departure of about 7,800 staff members.

The Social Security Administration plans to cut field office visits by 50%. What it means for you

An estimated 100,000 workers have departed in the past year as the Trump administration has targeted a number of jobs in nonessential services at the SSA.

SSA's lead had set a goal of 200M online accounts this year — experts say that might prove challenging

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Legislative Outlook for Social Security

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Key Social Security Bills Under Consideration

- SSI Savings Penalty Elimination Act
- We Can't Wait (not be confused with Stop the Wait)
- Annual appropriation

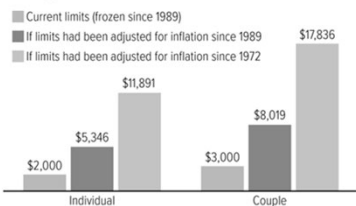
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SSI's Resource Limits Have Stagnated at Low Levels for Decades

Strict, Outdated SSI Asset Limits Penalize Saving



Note: Inflation-adjusted to 2026 dollars. SSI asset limits were first set when the program was created in 1972 and last updated in 1989.
Source: CBPP calculations from Social Security Administration, Bureau of Labor Statistics, and Congressional Budget Office

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The Case for Raising SSI Asset Limits

- Federal treatment of savings has evolved since 1972, both in means-tested programs and in retirement preparedness
- Raising SSI's resource limits would reduce churn and payment errors; now leading cause of overpayments
- Raising SSI's resource limits would improve stability and security for recipients
- Higher resource limits would improve access to SSI benefits; more people would qualify and maintain benefits
- Harmonious with SNTs

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The Case for Raising SSI Asset Limits

- Federal Treatment of Savings Has Evolved Since 1972
- Raising SSI's Resource Limits Would Reduce Churn and Payment Errors
- Raising SSI's Resource Limits Would Improve Income Security
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SSI Savings Penalty Elimination Act

- Would update savings limits for SSI:
 - Raise them to \$10,000 (or \$20,000 for a couple)
 - Index to inflation
 - Eliminate marriage penalty in limit
- Bipartisan bill with a real chance:
 - Led by outgoing Senator Bill Cassidy (R-LA)
 - Pushing to pass by year's end

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Trump Accounts & SSI

- Eligible kids should take the free money!
- Most kids auto-enrolled in Trump Accounts this month — sort of
- Custodians must take active steps to claim them
- Most accounts have \$0
- Accounts with balance are likely to exceed SSI asset limits at age 18
- Trump Accounts don't count for minors
- One-time change to roll into ABLE at age 17 (vast majority probably won't)
- At 18, will disqualify applicants or lead to suspension if balances (together with other savings) exceed \$2,000
- Also jeopardizes health care and community-based services through Medicaid

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Eliminating SSDI Waiting Period

- Disability advocates have long sought to end 5-month waiting period for SSDI
- Biden and other candidates campaigned on ending it for all in 2020
- Two bills:
 - Stop the Wait (first introduced in 2019)
 - We Can't Wait (first introduced in 2023)
- Disease groups lobbying for carveouts
 - Bipartisan legislation eliminated it for ALS starting in 2020
 - Metastatic breast cancer bill

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We Can't Wait vs. Stop The Wait

	We Can't Wait	Stop the Wait
Which period?	SSDI only	SSDI & Medicare
Who's affected?	Opt-in	Universal
Pay-for?	Reduce monthly benefits	None
Budget score?	Net neutral	None yet (but \$\$\$)
Who supports it?	Bipartisan group led by Sen. Collins	Democratic group led by Rep. Doggett

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Annual Appropriations

- **Very likely more of the same**
 - Trump Administration didn't ask for more money (and Bisignano testified he doesn't need more staff)
 - Appropriators have not proposed more
- **No budget deal yet**
 - Continuing resolution through December 11
 - Even if government shuts down again, SSA is not much affected

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Questions or comments ?

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Thank You

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