STATEMENT FOR THE RECORD
ON BEHALF OF AARP

SUBMITTED TO THE
UNITED STATES SENATE
COMMITTEE ON FINANCE
ON

“SOCIAL SECURITY DURING COVID:
HOW THE PANDEMIC HAMPERED ACCESS TO
BENEFITS AND STRATEGIES FOR IMPROVING
SERVICE DELIVERY”

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Introduction

On behalf of our 38 million members and all older Americans nationwide, AARP would like to thank Chairman Wyden, Ranking Member Crapo and the members of the Finance Committee for holding this important hearing on “Social Security During COVID: How the Pandemic Hampered Access to Benefits and Strategies for Improving Service Delivery.” We appreciate the committee’s efforts to better understand the impact the pandemic had on the Social Security Administration’s (SSA) service delivery to its customers. We also thank the committee for examining potential reforms and additional resources that SSA may need in order to better ensure millions of older Americans, those with disabilities and those who are at-risk can effectively access vital benefits and services.

The Importance of Social Security Administered Benefits and Services

According to SSA, an estimated 178 million Americans paid into Social Security in 2019, and in March 2021, Social Security provided critical retirement, disability and survivor benefits to almost 65 million individuals. This included over 49 million retirees, almost 10 million Americans with disabilities, and their respective families.\(^1\) In 2019, SSA administered over $1 trillion in Social Security benefits to the American people. SSA also administers the Supplemental Security Income (SSI) program, which provides monthly cash benefits to about 7.8 million older adults, individuals who are blind, or people with disabilities, and who have very low incomes and resources.\(^2\)

For most Americans, Social Security is the only inflation-protected, guaranteed source of retirement income they have or will have. Despite its critical importance, Social Security’s earned benefits are modest, and in March 2021, averaged only about $1,550 per month for all retired workers. Disability benefits are even more modest, averaging about $1,280 per month.\(^3\) Nonetheless, Social Security keeps approximately 15 million older Americans out of poverty\(^4\) and allows millions more to live their retirement years independently, without fear of outliving their income. For those receiving SSI, their modest benefits are crucial given their circumstances, averaging only $586 per month.\(^5\)

In addition to administering benefits, SSA also provides a substantial array of services to current and future beneficiaries, businesses, and the general public, primarily to keep its programs running smoothly. These services include, but are not limited to: helping individuals apply for retirement, disability, and SSI benefits; administering the disability appeals process; enrolling eligible individuals in Medicare; paying death benefits; managing the Representative Payee program; verifying names and Social Security Numbers; replacing lost Social Security and Medicare cards; and managing reported wages from employers.

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\(^1\) Social Security Administration, *Monthly Statistical Snapshot, March 2021*, link [here](#)

\(^2\) ibid

\(^3\) ibid

\(^4\) Center on Budget and Policy Priorities, Kathleen Romig, *Social Security Lifts More Americans Above Poverty Than Any Other Program, February 2020*, Table 2, link [here](#)

\(^5\) ibid
The Impact of COVID-19 on SSA Service to the Public

SSA primarily provides services to individuals at their 1,230 field offices throughout the country, via their online My Social Security Account, and through a national 800 number. In March 2020, however, SSA announced it would be suspending in-person, face-to-face services at local field offices in order to prevent the spread of COVID-19 and protect the health and well-being of their customers and staff.

In FY 2019, prior to the pandemic, an estimated 43 million people visited a Social Security office. Without this option, SSA has primarily leveraged its online and phone services, while providing limited face-to-face interactions for those in dire need circumstances. AARP supported SSA’s decision to temporarily close its field offices, which continues to this day, and we applaud SSA employees for their commitment to serving the public as many transitioned to and remain teleworking.

The closure of SSA field offices has, however, assuredly hindered service delivery for some individuals. The impact of these changes has likely been most acute for at-risk populations who need assistance with applications and other services. AARP remains especially concerned about these populations who may typically require or benefit from face-to-face interactions with SSA to receive critical services, including SSI.

In addition, many older Americans, those who live in rural communities, or those with low incomes may not have access to a computer or the internet, or lack comfort with navigating online platforms like My Social Security in order to receive services. Some simply prefer speaking with a real person, either face-to-face or on the phone, especially when dealing with something as important as their Social Security benefits. While these individuals may have turned to SSA’s phone lines during the pandemic, they likely experienced busy signals, as well as increased call volumes and wait times that made it more challenging to get the services they needed, especially when using SSA’s national 800 number. Finally, the lack of face-to-face service availability has led to a troubling situation where some individuals must mail or drop off sensitive original documents such as birth certificates or drivers licenses. Many are understandably reluctant to do so.

The Importance of Personal Interactions and Other Recommendations

Once again, AARP applauds the agency and its staff for their ability to pivot to remote work, and we appreciate the dual challenge of both serving the public and protecting the workforce during the pandemic. We also appreciate that employees at field offices around the country continued to go into work to process files, open, scan, and send mail, attend the fax machines and provide valuable face-to-face services for those in serious need.

We recognize that, over the first year-plus of the pandemic, limiting face-to-face interactions was a necessary reality. As more people are immunized against COVID-19 and more safety measures are implemented, however, AARP looks forward to a time when these offices can be safely

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6 AARP.org, Closed Social Security Offices Hinder Applying for Supplemental Security Income, Sharon Jayson, March 26, 2021, link here
reopened to the public. SSA should consider the need to prepare for a possible surge in applications and other service requests when field offices are reopened.

We also believe SSA should focus additional resources, which Congress will need to provide, toward its phone services, both at local field offices and the national 800 number. Even after field offices reopen, SSA phone services provide the personal interaction that many customers prefer and need. AARP appreciates that SSA provided teleworking employees with the technology to answer phone calls during the pandemic. We also appreciate that SSA made public local field office numbers that were not previously available. In June 2020, “SSA’s field offices and national 800 number received 30 percent more calls than June 2019, with field offices receiving most of the additional calls.” Despite this increase in volume, callers to field offices received fewer busy messages and shorter wait times. Callers to the national 800 number also experienced fewer busy signals, partly due to reduced hours, but waited longer for service. SSA should seek to build on the phone service improvements made thanks to local field offices while improving performance at the national 800 number.

AARP also appreciates the steps the agency has taken to reach vulnerable populations through mailings – including plans to send an additional 1.2 million letters to those who may be eligible for SSI – and partnerships with other social services groups. SSA should continue to place particular emphasis on this work. To the extent that SSA can publicize these partner organizations to ease the burden on those seeking services, we believe this would be a worthwhile step. We also note that mailers alone will not be sufficient to reach all potential SSI beneficiaries, and the process of applying for SSI is still a very cumbersome endeavor. We encourage SSA to potentially expand its national communications campaign designed to raise awareness of SSI and disability programs and encourage people to apply. And we also encourage SSA to work to streamline SSI and other application processes and make them more user-friendly.

AARP is also hopeful to learn about the pending expansion of express interview options for those who want in-person services. We would encourage SSA to incorporate more identity verification options as part of this process in lieu of requiring people to send or drop off critical identifying documents. Given the importance of these documents to individuals and the ongoing challenges with the postal service, sending such sensitive information through the mail should be discouraged.

The Importance of Administrative Funding for SSA

SSA continues to face significant administrative challenges, largely due to demographics and chronic underfunding. AARP believes the President’s proposed FY 2022 administrative funding level of $14.2 billion, including $895 million to strengthen SSA customer service and $75 million in additional funding for outreach, would help prevent further erosion in service delivery to customers. However, several important details have yet to be provided by the Administration.

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8 ibid
In addition, and as AARP has previously communicated to the Office of Management and Budget and the House and Senate Appropriations Committees, the definition of “program integrity” should, by regulation or legislation, specifically authorize cost-effective field office infrastructure improvements. At present, many offices lack the high speed connections necessary for real-time document and medical image transfers and related-privacy protocols. Communications infrastructure enhancements, among others, would also enable SSA to conduct far more Continuing Disability Reviews, Redeterminations and other customer services.

Finally, SSA Commissioner Saul recently advised House Social Security Subcommittee Chairman Larson that it will be unable to spend about $200 million in FY 2020 program integrity funds, citing operating “issues receiving and verifying documents and medical evidence we need to make decisions.” AARP strongly encourages the Administration and Congress to specifically authorize expenditure of the $200 million for this purpose, prior to the end of the fiscal year.

**Closing**

Once again, AARP would like to thank Chairman Wyden and Ranking Member Crapo for holding this important hearing. We look forward to working with you and the members of the committee to ensure Americans can continue to rely on the Social Security benefits and services they and their families need. We also look forward to continuing to utilize our communications channels to share information about Social Security and its benefits and services with our members and the general public.