#### **The Trump Presidency**

# Long waits, waves of calls, website crashes: Social Security is breaking down

A flood of cuts led by Elon Musk has sent the agency into chaos as a new commissioner prepares to take charge.

March 25, 2025

By Lisa Rein and Hannah Natanson

The Social Security Administration website crashed four times in 10 days this month because the servers were overloaded, blocking millions of retirees and disabled Americans from logging in to their online accounts. In the field, office managers have resorted to answering phones in place of receptionists because so many employees have been pushed out. Amid all this, the agency no longer has a system to monitor customer experience because that office was eliminated as part of the cost-cutting efforts led by Elon Musk.

And the phones keep ringing. And ringing.

The federal agency that delivers \$1.5 trillion a year in earned benefits to 73 million retired workers, their survivors, and poor and disabled Americans is engulfed in crisis — further undermining the already struggling organization's ability to provide reliable and quick service to vulnerable customers, according to internal documents and more than two dozen current and former agency employees and officials, customers and others who interact with Social Security.

Financial services executive Frank Bisignano is scheduled to face lawmakers Tuesday at a Senate confirmation hearing as President Donald Trump's nominee to become the permanent commissioner. For now, the agency is run by a caretaker leader in his sixth week on the job who has raced to push out more than 12 percent of the staff of 57,000. He has conceded that the <u>agency's phone service "sucks"</u> and acknowledged that Musk's U.S. DOGE Service <u>is really in</u> charge, pushing a single-minded mission to find benefits fraud despite vast evidence that the problem is overstated.

The turmoil is leaving many retirees, disabled claimants, and legal immigrants needing Social Security cards with less access or shut out of the system altogether, according to those familiar with the problems.

"What's going on is the destruction of the agency from the inside out, and it's accelerating," Sen. Angus King (I-Maine) said in an interview. "I have people approaching me all the time in their 70s and 80s, and they're beside themselves. They don't know what's coming."

King's home state has the country's oldest population. "What they're doing now is unconscionable," he said.

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Leland Dudek, who became acting commissioner after he fed data to Musk's team behind his bosses' backs, has issued a series of rapid-fire policy changes that have created chaos for front-line staff. Under pressure from the secretive Musk team, Dudek has pushed out dozens of officials with years of expertise in running Social Security's complex benefit and information technology systems. Others have left in disgust.

The moves have upended an agency that, despite the popularity of its programs, has been underfunded for years, faces potential insolvency in a decade and has been led by four commissioners in five months — just one of them Senate-confirmed. The latest controversy came last week when Dudek threatened to shut down operations in response to a federal judge's ruling against DOGE that he claimed would leave no one in the agency with access to beneficiaries' personal information.

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Alarmed lawmakers are straining to answer questions back home from angry constituents. Calls have flooded into congressional offices. AARP announced Monday that more than 2,000 people a week have called the retiree organization since early February — double the usual number — with concerns about whether benefits they paid for during their working careers will continue. Social Security is the primary source of income for about 40 percent of older Americans.

Trump has said repeatedly that the administration "won't touch" Social Security, a promise that aides say applies to benefit levels that can be adjusted only by Congress. But in just six weeks, the cuts to staffing and offices have already taken a toll on access to benefits, officials and advocates say.

# 'Creating a fire'

With aging technology systems and a \$15 billion budget that has stayed relatively flat over a decade, Social Security was already struggling to serve the public amid an explosion of retiring baby boomers. The staff that reviews claims for two disability programs was on life support following massive pandemic turnover — and still takes 233 days on average to review an initial claim.

But current and former officials, advocates and others who interact with the agency — many of whom spoke on the condition of anonymity for fear of retribution — said Social Security has been damaged even further by the rapid cuts and chaos of Trump's first two months in office. Many current and former officials fear that the push is part of a long-sought effort by conservatives to privatize all or part of the agency.

"They're creating a fire to require them to come and put it out," said one high-ranking official who took early retirement this month.

Dudek, who was elevated from a mid-level data analyst in the anti-fraud office, hurried to cut costs when he took over in mid-February, canceling research contracts, offering early-retirement incentives and buyouts across the agency, and consolidating programs and regional offices. Entire offices, including those handling civil rights and modernization, were driven out. The 10 regional offices that oversee field operations were slashed to four.

"I do not want to destroy the agency," he said in an interview Monday. "The president wants it to succeed by cutting out the red tape to improve service while improving security."

Musk's Department of Government Efficiency team began poring through Social Security's massive trove of private data on millions of Americans, working in a fourth-floor conference room at the Woodlawn, Maryland, headquarters, with blackout curtains on the windows and an armed security guard posted outside.

At first, the DOGE team was obsessed by false claims that millions of <u>deceased people were receiving benefits</u>. Then came new mandates designed to address alleged fraud: Direct-deposit transactions and identity authentication, operations that affect almost everyone receiving benefits, will <u>no longer be able to be done by phone</u>. Customers with computers will go through the process online; those without will wait in line at their local field office. A change announced internally last week will require legal immigrants with authorization to work in the United States and newly naturalized citizens to apply for or update their Social Security cards in person, eliminating a long-standing practice that sent the cards automatically through the mail.

"We realize this is a significant change and there will be a significant impact to customers," Doris Diaz, deputy commissioner of operations, told the field staff Monday during a briefing on the changes, a recording of which was obtained by The Washington Post. She said the agency was "working on a process" for homeless and homebound customers who cannot use computers or come into an office — and acknowledged that service levels will decline.

In the weeks before that briefing, phone calls to Social Security surged — with questions from anxious customers wondering whether their benefits had been or would be cut and desperate to get an in-person field office appointment. That is, if they could get through to a live person.

Depending on the time of day, a recorded message tells callers their wait on hold will last more than 120 minutes or 180 minutes. Some callers report being on hold for four or five hours. A callback function was available only three out of 12 times a Post reporter called the toll-free line last week, presumably because the queue that day was so long that the call would not be returned by close of business.

The recording that 66-year-old Kathy Martinez heard when she called the toll-free number two weeks ago from the San Francisco Bay Area said her hold time would be more than three hours — she was calling to ask what her retirement benefits would come to if she filed for them now or waited until she turned 70. She hung up and tried again last week at 7 a.m. Pacific time. The wait was more than 120 minutes, but she was offered a callback option, and in two hours she spoke with a "phenomenally kind person who called me," she said.

Martinez said she wants to wait to file for benefits to maximize her check. But "I'm kind of thinking, I wonder if I should take it now. When I apply, I will do it over the phone. But will there still be a phone system?"

## 'Not acceptable'

Aging, inefficient phone systems have dogged Social Security for years. A modernization contract with Verizon begun under the first Trump administration suffered multiple delays, system crashes and other problems. As commissioner in the last year of the Biden administration, former Maryland governor Martin O'Malley moved the project to a new contractor, Amazon Web Services, and data shows that the average wait time for the toll-free line was down to 50 minutes, half of today's average. But O'Malley ran out of time to switch the new system to field office phones, he said.

Now a perfect storm has overtaken the system. Turnover that's normally higher than 10 percent has worsened at the 24 call centers across the country. Some employees took early retirement and buyout offers — a number that Dudek said was "not huge" but that current and former officials estimate could be significant.

Shonda Johnson, a vice president at the American Federation of Government Employees Council 220 who represents 5,000 call center staffers, said low pay (starting salary is \$32,000 a year), anger at a return-to-office mandate after years of telework, rapid policy changes, and frustration with how the Trump administration is treating federal employees have hurt morale to the point that people aren't giving their all to the job.

"When you're facing threats yourself, it kind of prevents you from being totally there for the public you're servicing," she said.

Asked about worsening phone service, Dudek told reporters in a call last week that "a 24 percent answer rate is not acceptable."

"I want people who want to get to a person to get to a person," he said, adding that "all options are on the table" to improve phone service, including outsourcing some call center work.

The new limits on phone transactions take effect at the end of the month, but field offices have been deluged for weeks, even as DOGE is targeting an unspecified number of field and hearing offices for closure over the next three years.

In one office in central Indiana, the phone lines are jammed by 9 a.m. with hundreds of retirees, further taxing a staff of less than a dozen that is responsible for nearly 70,000 claimants across the state, according to one employee. That worker, who like others spoke on the condition of anonymity for fear of retribution, said the questions have become predictable: What is the U.S. DOGE Service doing to Social Security? Will the office close? Will my benefits continue?

The employees, with no training yet on the impending changes, have few answers. "I hope we're going to be here," the employee tells caller after caller. "But I can't guarantee anything."

Complicated benefits cases are falling by the wayside, the employee said. Online claims, which are completed by field staff, are piling up.

"There is just no time to breathe or get anything else done," she said. "We used to be efficient."

Another employee in a regional office said the staff was told at a recent briefing that field offices across the country are seeing "exponential growth" in foot traffic. The elderly are not only calling but showing up at buildings to ask about <u>the DOGE-led</u> changes.

In one Philadelphia office, the federal government's return-to-office edict has left 1,200 staffers competing for about 300 parking spots, according to an employee. Staffers wake up as early as 4:30 a.m. to try to snag a space, and some are buying backup spots for \$200 a month nearby. As morale has cratered, some employees have stopped wearing business clothes and now come to work in jeans and a T-shirt because, as they tell colleagues, they no longer take pride in their work, the employee said.

## 'Off the charts'

Scammers are already taking advantage of the chaotic moment, according to internal emails obtained by The Post. Last week, employees in several offices were warned that seniors were reporting receiving emails from accounts pretending to be linked to Social Security. The messages asked recipients to verify their identity to keep receiving benefits.

"Sounds like scammers are jumping on this press release to trick the elderly," one Social Security staffer wrote to colleagues Thursday, referring to the agency's announcement of the in-person verification program.

In Baltimore, an employee who works on critical payment systems said nearly a quarter of his team is already gone or will soon be out the door as a result of resignations and retirements. Talented software developers and analysts were quick to secure high-paying jobs in the private sector, he said — and the reduction in highly skilled staff is already having consequences.

His office is supposed to complete several software updates and modernization processes required by law within the next few weeks and months, he said. But with the departures, it seems increasingly likely that it will miss those deadlines.

His team is also called on to fix complicated technology glitches that stop payments. But many of the experts who make those fixes are exiting.

"That has to get cleaned up on a case-by-case basis, and the experts in how to do that are leaving," the Baltimore employee said. "We will have cases that get stuck, and they're not going to be able to get fixed. People could be out of benefits for months."

Meanwhile, a DOGE-imposed spending freeze has left many field offices without paper, pens and phone headsets — at the exact moment phone calls are spiking, the employee in Indiana said.

The freeze drove all federal credit cards to a \$1 limit, and purchasers for the agency were reduced to about a dozen people for 1,300 offices, said one employee in the Northeast.

These purchasers must get a green light from higher-ups for anything other than 12 specific preapproved transactions, according to emails obtained by The Post. The list includes "shipping costs," "phone bills," "Legionella testing" and "services to support fire safety and emergency response." It does not include basic office supplies.

The field office in Portland, Oregon, is so slammed that the claims staff has told advocates to send questions or information by fax because they can't get to the phones, according to Chase Stowell, case management supervisor for Assist, a nonprofit that helps disabled people apply for benefits. Many of them are homeless.

"The attrition rates in Portland are off the charts," Stowell said. "They just don't pick up the phone. They were already short-staffed. They've told us they just don't trust that there's a reliable system to get ahold of them by voicemail."

The service issues keep bubbling up to members of Congress. Hundreds of Maryland residents turned out for a town hall meeting last week hosted by Baltimore County Council member Pat Young about a mile from Social Security headquarters.

Asked by one retiree in the audience to provide "a little bit of hope" that his Social Security benefits would not be cut, Sen. Angela Alsobrooks (D-Maryland) conceded, "The truth of the matter is that we don't know what they intend."

Jeff Stein contributed to this report.

#### What readers are saying

The comments express strong criticism of Elon Musk and Donald Trump, blaming them for the intentional dismantling of the Social Security Administration (SSA). Many commenters believe that Musk's cost-cutting measures, supported by Trump, are designed to create chaos within the... Show more

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