

STATEMENT FOR THE RECORD
SUBMITTED TO THE
UNITED STATES SENATE COMMITTEE ON FINANCE

Hearing on “The Future of Social Security”

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SUBMITTED BY

Jessica LaPointe, President

AFGE Council 220

American Federation of Government Employees

INTRODUCTION

Chairman Crapo, Ranking Member Wyden, and distinguished Members of the Committee:

AFGE Council 220 respectfully submits this statement for the record in connection with the Committee’s June 24, 2026 hearing on the future of Social Security.

Council 220 is the exclusive representative of approximately 25,000 Social Security Administration bargaining unit employees in the national bargaining unit, spanning field offices, Teleservice Centers, workload support units, and other components in every state and territory. Our 33 affiliate Locals represent frontline workers in 1,200 field offices, support units, card centers, and 21 Teleservice Centers nationwide. These employees answer the phones, process the claims, and serve the public every day.

This hearing asks where Social Security is headed. Our members have an unusual vantage point on that question. They administer the program, and they pay into it with every paycheck. We write to address both halves of the program’s future: how Congress secures its finances, and how Congress staffs the agency that delivers it.

On finances, our position is straightforward. The benefits Americans have earned should be protected, the workers who can least afford it should not be asked to give up more, and the highest earners in the country can pay their fair share. We address that case in Section IX.

On service, the core message of this statement is this. Social Security’s service delivery crisis is not a program solvency issue. It is a staffing and resource issue. The agency has lost thousands of employees and reached a 59-year staffing low. Record backlogs, field office closures, reassignments, and deteriorating service are the direct result of chronic underfunding and accelerated workforce reductions. The path forward requires Congress to appropriate adequate funding dedicated to hire, train, and retain the workforce necessary to deliver benefits, and to exercise oversight over an agency that is increasingly turning to artificial intelligence, automated adjudication, and occupancy data as substitutes for the human workforce the public needs.

I. THE STAFFING CRISIS

SSA is experiencing the worst staffing crisis in its 90-year history. According to the agency’s own FY 2026 Limitation on Administrative Expenses (LAE) Report, SSA is estimated to lose 14.5 percent of its employees from 2024 to 2026, leaving approximately 50,278 employees to manage an increasing

workload and a growing beneficiary population. The current workforce of approximately 52,100, itself a 59-year low, is still declining. In 2025 alone, SSA lost approximately 6,500 or more employees through early retirement and separation incentive programs, and the agency conducted no meaningful hiring to replace them. The FY 2026 budget projects a further decrease of at least 2,000 employees.

The losses have been concentrated in the positions that serve the public directly. Field offices suffered a net loss of 10 percent of their staff, 2,173 employees, between August 2024 and March 2026, which marks a greater loss of employees in two years than in the prior five combined. This figure reflects the net loss even after SSA reassigned an additional 2,000 workers from other components to frontline positions as part of a massive restructuring plan.

In 2011, SSA was ranked in the top 10 Best Places to Work. In the past three consecutive years it has ranked dead last, and the trend sharply accelerated in 2025, earning a score of 15.0 and coming in last place according to a Partnership for Public Service survey. Chronic staffing shortages, reduced workplace flexibility, the loss of flexible start times at the Teleservice Centers, the loss of regular telework across the agency, and constant abrupt operational change without much advance communication have created work conditions that drive low morale and high attrition. This is not only unstable. It has produced a workplace environment that is incapable of processing such heavy workloads. As a result of this imbalance, we have become an agency of intake, with too little timely output, causing appointments and benefits to be delayed or improper.

The consequences for the SSA workforce, and for the public, are severe and measurable:

Employee Change	Scale
Total field office employees lost (2019 to 2026)	3,850
Offices losing 10% or more of staff (2019 to 2026)	66.7%
Offices losing 25% or more of staff (2019 to 2026)	33.1%
Field office employees lost in 2 years (2024 to 2026)	2,173
Offices losing 10% or more of staff (2024 to 2026)	51.9%
Offices losing 25% or more of staff (2024 to 2026)	14.5%

Service Metric	FY 2017	FY 2026
Disability claim initial processing time	111 days	220 days
Disability reconsiderations processing time	101 days	248 days
Continuing disability reviews completed	2.3 million	1.4 million
Teleservice Center calls completed	36 million	35 million
Average time to reach 800-number agent	13 minutes	59 to 111 min. or callback
Administrative budget (% of benefits paid)	1.2%	0.86%

SSA is responding to backlogs created by understaffing not by significantly hiring but by restructuring. The agency is implementing a national appointment calendar that deprioritizes local community-based services. A California claimant may now be served by an employee in Wisconsin. This abandons 90 years of a community-based service model, the model that has been SSA's hallmark since its founding.

In a survey of SSA employees conducted in late December 2025 and early January 2026, 65 percent reported that service quality had declined in the past 12 months.

II. THE LIVING WAGE CRISIS

The staffing crisis cannot be separated from SSA's compensation crisis. A January 2026 analysis by the Strategic Organizing Center found that 54 percent of frontline SSA workers are paid less than a living wage relative to their cost of living. Among Teleservice Center employees, the workers who staff the national 1-800 number, 97 percent do not earn a living wage.

One in five SSA employees have a second job or side business to make ends meet. Many struggled to afford at least one basic necessity, whether housing, transportation, food, or healthcare, in the 12 months prior to the 2025 government shutdown.

The 44-day government shutdown, the longest unpaid shutdown in United States history, brought this crisis into sharp relief. Eighty-two percent of SSA employees reported struggling to pay basic expenses during the shutdown. Employees paid out of pocket to report to work while not receiving pay. Many faced eviction, car repossession, or went without groceries. The 2026 cost-of-living adjustment of 1 percent was outpaced by rising costs of living and healthcare, further eroding the economic position of the workforce.

These conditions make SSA noncompetitive for both hiring and retention. The agency cannot recruit skilled workers at wages that do not cover basic expenses, and it cannot retain experienced employees when the private sector and other federal agencies offer better compensation and working conditions.

III. GHOST OFFICES

AFGE Council 220's staffing analysis of Social Security field offices found that the following offices are ghost offices, meaning critically understaffed:

- Ironwood, Michigan
- Decorah, Iowa
- Havre, Montana
- Big Spring, Texas
- Sheridan, Wyoming
- Glasgow, Montana
- Pierre, South Dakota
- Cedar City, Utah
- Cody, Wyoming

According to the union's bargaining list, which serves as the basis for staffing analysis, none of the identified ghost offices have production employees or bargaining unit staff assigned. While some of these locations do not appear on SSA.gov's official office closure list, in practice these offices function with very limited service capacity.

IV. REASSIGNMENTS TO THE 800 NUMBER ARE HOLLOWING OUT FIELD OFFICES

Along with the staffing crisis, a parallel crisis is unfolding inside SSA's field offices: the systematic reassignment of field office and support unit employees to staff the national 1-800 number. More than 1,500 field office workers, along with an additional 800 support unit and payment center employees and a number of workers from other components, totaling approximately 2,500 employees and growing, have been pulled from in-person service, claims taking and processing, and other local public service duties and redirected to answer calls on the national 800 number. They have no break between calls to breathe and tie up loose ends. No consistent inter-office triage system exists, which causes chaos, repeat callers, and employee attrition. Communication with the workforce often happens the day of the changes. Workers struggle with low morale from constantly shifting priorities, shrinking processing time, N8NN assignments, high attrition, and growing unprocessed work volumes.

These are employees who would otherwise be processing claims, assisting walk-in visitors, and reducing the 12-million-transaction backlog in field offices. Their reassignment to phone duty has a direct, measurable impact on wait times for in-person service, local phone service availability, appointment availability, claims processing, field office transaction backlogs, and the communities whose only access to Social Security is a physical office. Field offices are being hollowed out not only by attrition and budget cuts, but by internal reassignment policies that strip them of the staff they need to serve their communities. At the same time, Teleservice Centers lost at least 300 employees, and new reporting indicates as many as 1,300, even as they absorbed 15 million more calls than the prior year.

The result is a staffing ratio that makes adequate service impossible. On average, there is now one field office employee for every 4,000 beneficiaries, a ratio that has climbed 12 percent between March 2024 and August 2025. In eight states, each field office worker serves more than 5,000 beneficiaries. Forty-seven states, three territories, and the District of Columbia have experienced staff losses. Thirty-three states lost 10 percent or more of their SSA staff in FY 2025 compared to the prior year. Wyoming lost the most, with its beneficiary-to-worker ratio jumping 28 percent.

At least three field offices are currently closed: Decorah, Iowa, due to low staffing; Logan, West Virginia; and Bloomsburg, Pennsylvania, the latter two closed for over a year due to health and safety issues. Multiple additional rural offices have closed temporarily or reduced services, including Ironwood, Michigan and Cody, Wyoming. A June 2025 study found that half of all seniors must drive at least 33 minutes to reach a field office, and nearly one quarter live more than an hour roundtrip from the nearest office.

V. BADGE IN / BADGE OUT AND THE USE IT ACT

AFGE Council 220 is raising an alarm about a compounding threat to SSA's field office network. The Utilizing Space Efficiently and Improving Technologies Act (USE IT Act), signed into law in January 2025 as part of the Thomas R. Carper Water Resources Development Act (P.L. 118-272), requires federal

agencies to track daily occupancy through PIV badge swipe data and sensor technology, a system commonly referred to as Badge In / Badge Out, or BIBO.

Under the USE IT Act, OMB must ensure that each federal building is at least 60 percent occupied on average over a one-year period. If utilization falls below 60 percent for six months, the agency must engage in discussions and, if appropriate, adopt written procedures to return excess space to GSA. GSA has set an even more aggressive target of 80 percent occupancy. Buildings with capacity for 500 or more employees that fall below 20 percent utilization must be reported to the Inspector General for investigation.

The danger to SSA's field office network is a feedback loop the Committee should understand clearly. Congress underfunds SSA and does not direct existing funds to hire. The agency does not hire adequate staff. The workforce shrinks. Offices become understaffed, and some close entirely. BIBO then captures low occupancy data, and the offices appear underutilized. The USE IT Act triggers potential consolidation or closure procedures. Offices that serve communities are shut down or merged. Communities lose access to Social Security services. Service delivery deteriorates further.

BIBO occupancy data will create a false narrative of unoccupied or underutilized space, not because offices are unnecessary but because Congress has not funded or directed the agency to hire the workforce needed to fill them. An office may show 40 percent occupancy because it lost 30 percent of its staff, not because the community no longer needs Social Security services. This risk is compounded by SSA's own stated goal of reducing field office visits by 50 percent in FY 2026, from 31.6 million to 15 million.

Field offices are community-based service points that serve elderly, disabled, and low-income Americans who cannot easily travel long distances or navigate online systems. They are not surplus real estate. BIBO occupancy data does not measure public need, and it must not be used to close offices that exist precisely because that need is real.

VI. DATA TRANSPARENCY

On March 19, 2026, The Washington Post reported that a draft Inspector General report on SSA's 800-number telephone service contained performance findings that were removed from the final published version following agency review. The published report used a "speed of answer" metric showing wait times of under 10 minutes. The original draft included a "total wait time" metric that captured the full caller experience and showed average wait times of 46 minutes to over two hours. That finding was deleted after an agency review.

In addition, approximately 25 million callers in the reporting period did not receive service. They disconnected, received no callback, or encountered busy signals. A partial picture does not capture the service reality faced by the American public.

Council 220 has also received reports that frontline employees are now being instructed to handle calls within 5 to 6 minutes. SSA's mission is to resolve beneficiaries' needs completely and accurately on first contact. A 5-to-6-minute call handling directive risks prioritizing brevity over completeness, potentially increasing repeat contacts, unresolved inquiries, and walk-in traffic at overwhelmed field offices.

It is also important to recognize that gains in the phone answer rate on the national 800 number have come largely from employees in field operations, payment centers, claims processing support units,

hearings offices, and other components shifting their focus from claims work and local office service to answering the national 800 number phones. This has come at a cost to case processing, appointment taking, and timely and accurate payments. The agency claims that service has only improved in these areas, but the figures are no longer transparent on its website as they once were, and the agency has not shared the improvements with the union. The workers tell a different story, of a stressed public and long service delays.

VII. ARTIFICIAL INTELLIGENCE AND AUTOMATED ADJUDICATION

SSA is rapidly expanding its use of artificial intelligence and automation. Commissioner Bisignano has declared a “digital first” strategy and described AI as a “great enabler” that will allow SSA to handle its growing workload with a historically depleted workforce. The agency requested \$600 million in additional IT funding in its FY 2026 budget while simultaneously cutting \$367 million in payroll. AFGE Council 220 supports the responsible use of technology to assist a well-trained, adequately staffed workforce. We do not support the use of AI or automation to replace the workforce, or to automate determinations that affect the rights and livelihoods of the American people.

SSA has deployed an AI-powered phone bot that now greets every caller to the national 1-800 number. In September 2025, 1.6 million of approximately 5.1 million calls were handled entirely through automated self-service. A March 2026 study by the Disability Rights Education and Defense Fund and AAPD found that adding AI to SSA phone lines has made access especially difficult for those who struggle to use the internet or have cognitive or psychiatric disabilities. The AI system frequently cannot handle complex or individualized questions. Researchers recommended that SSA maintain meaningful non-digital service options.

Most significantly, SSA is now automating the adjudication of benefit claims. The agency has deployed Straight Through Processing (STP), originally called Technology Assisted Adjudication (TAA), a rules-based automation engine that processes and adjudicates iClaims without a technician manually reviewing the claim. SSA automated Medicare iClaims in December 2025 and is extending STP to Retirement iClaims in April 2026. This represents a fundamental shift from human adjudication supported by technology to automated adjudication with limited human oversight.

Straight Through Processing is an automated claims processing tool the Social Security Administration is deploying to adjudicate certain claims from initiation to completion without human intervention. Despite being characterized as an AI tool, the agency says that STP is not artificial intelligence. It operates on rule-based logic, applying predetermined decision trees rather than any form of machine learning or adaptive reasoning.

The agency launched STP with Medicare cases before expanding to Retirement Insurance Benefit (RIB) cases, where studies are currently ongoing. SSA has claimed a 100 percent accuracy rate for processed cases, a figure the union finds difficult to evaluate without a clear, agreed-upon definition of what accurate means in this context.

SSA reports that approximately 75 percent of Medicare claims are processed successfully through STP, while the success rate for RIB cases is significantly lower, at roughly 35 percent. The agency is moving toward using it for disability cases as well. Cases that fall outside STP’s parameters, due to systems limitations or complexity, are routed as exceptions to human claims technicians. The agency has stated

that STP is not intended to replace workers, and that the tool is designed to allow claimants to receive benefits more quickly while experienced SSA staff focus on the most complex cases.

This development raises important questions Congress should consider:

- How is accuracy being defined and measured?
- Who audits STP determinations?
- What recourse exists when automation produces an incorrect outcome?
- As the agency works to reduce the exception rate over time, what happens to the workforce responsible for those cases today?

Council 220 urges the Committee to require SSA to evaluate this framework in depth before further expanding the use of AI or automated adjudication in benefit determinations, claims processing, fraud detection, or any other function that affects the rights, benefits, or privacy of the American public.

VIII. UNION BUSTING AND OFFICIAL TIME

On June 10, 2026, the Social Security Administration unilaterally breached its collective bargaining agreement by illegally drastically reducing the representational time allocated to the top 27 AFGE union leaders at SSA. Management justified this action on the fringe theory that representational time violates its right to assign work, a position that has no basis in the parties' contract or in federal labor law. This action is part of a broader and deliberate pattern of union-busting that compounds every other crisis described in this statement.

AFGE leaders at SSA use their representational time to meet with agency leadership, bargain over workplace conditions, identify operational problems, and propose solutions on key issues including staffing cuts, field office closures, and service delivery failures. Eliminating that time does not meaningfully free up staff to address service delivery demands. It silences the workforce voices most capable of identifying what is going wrong and how to fix it.

SSA's stated justification, that these 27 individuals are suddenly needed to address significant service delivery demands, is directly contradicted by the agency's own conduct. SSA pushed out approximately 7,000 experienced employees in 2025 and thus far has conducted no meaningful hiring to replace them. The premise that the agency cannot spare 27 experienced union representatives, having already eliminated thousands of frontline workers, is neither credible nor reasonable. The remedy to SSA's service delivery crisis is full funding and adequate staffing, not the suppression of the workforce's ability to organize, advocate, and be heard.

AFGE Council 220 calls on the Committee to recognize this action for what it is: an attempt to silence the workers who have the most direct knowledge of SSA's operational failures and the most concrete proposals for addressing them. AFGE demands that SSA rescind its illegal order and honor its contractual obligations.

Congress must direct SSA to comply with its collective bargaining obligations and cease interference with the representational rights of its employees. An agency in crisis cannot afford to eliminate the very mechanisms through which its workforce communicates with leadership and helps solve the problems it faces day in and day out.

IX. PROTECTING BENEFITS AND STRENGTHENING SOCIAL SECURITY'S FUTURE

The title of this hearing asks about the future of Social Security. Council 220's members have a direct stake in that future, and not only as the people who administer the program. They are also workers who pay into it with every paycheck.

That point deserves emphasis. The Social Security payroll tax applies only to earnings up to an annual cap, set at \$184,500 for 2026. Our members do not earn anywhere near that figure. We are not aware of a single bargaining unit employee whose salary exceeds the cap. They therefore pay Social Security taxes on every dollar they earn, in every pay period, the entire year through. A worker who earns one million dollars stops contributing in early March and pays nothing on the rest. The claims specialist, the teleservice representative, and the front-desk clerk pay on all of it.

We do not think that is fair, and we doubt most Americans do either. If the people who staff Social Security pay in all year, the highest earners in the country can afford to pay their fair share as well. AFGE Council 220 supports raising the taxable maximum, and lifting it altogether, so that higher-income earners contribute on a larger portion of their wages. This is the most direct and least painful way to shore up the program's finances.

We say least painful because the alternatives on the table are not. Raising the retirement age is a benefit cut by another name, and it would fall hardest on the workers Council 220 represents and the beneficiaries they serve. People in physically demanding jobs, people in poor health, and people who have already worked for decades cannot simply wait longer for the benefits they have earned. Across-the-board benefit cuts would be just as devastating, both for the families who rely on Social Security and for the workforce that delivers it.

The arithmetic is not as dire as some suggest. By the Trustees' own projection, the trust fund can pay 100 percent of scheduled benefits through 2033, and roughly three-quarters of scheduled benefits after that even if Congress does nothing. The task before this Committee is to close a financing gap, not to manage a collapse. That gap can be closed by asking those most able to contribute to do so, rather than by reducing what working families receive.

AFGE Council 220 supports working families. We urge the Committee to pursue common-sense solutions that strengthen Social Security's finances on the revenue side, protect the benefits Americans have earned, and reject any proposal to raise the retirement age or cut benefits.

X. WHAT WE ASK OF CONGRESS

AFGE Council 220 respectfully asks the Committee and the Congress to act on the following:

1. **Fund aggressive hiring to support capacity.** Ensure that the 7,000 positions that were lost are filled. Restore funding to a level (1.2 percent of benefit outlays with dedicated, sustained hiring) that supports recruitment, training, and retention, particularly in field offices, support units, and Teleservice Centers.
2. **Strengthen Social Security's finances fairly.** Protect the benefits Americans have earned by raising or eliminating the payroll tax cap so the highest earners contribute their fair share. Reject any increase in the retirement age and any across-the-board benefit cut.

3. **Require oversight of AI and automated adjudication.** Mandate that SSA adopt the NASI Task Force's principles and guardrails before expanding AI or Straight Through Processing to additional claim types, including disability. Require independent evaluation, bias auditing, and transparency for all AI systems and contracts.
4. **Require contextual safeguards for BIBO and the USE IT Act.** Ensure that occupancy data is evaluated alongside staffing levels, public demand, and community needs. No Social Security office should be closed based on data that reflects staffing failures rather than a lack of public need.
5. **Urge SSA to restore telework and workplace flexibility.** A federal arbitrator has already ordered restoration of telework. Flextime scheduling and credit hour accrual for Teleservice Center employees must also be restored. These are zero-cost tools for recruitment, retention, productivity, and service continuity.
6. **Support the SSA workforce.** Support competitive pay, retention incentives, telework and flexible work arrangements, and fair working conditions. Fifty-four percent of frontline workers do not earn a living wage. Ninety-seven percent of Teleservice Center workers fall below the living wage threshold.
7. **Protect data transparency.** Require SSA to publish total wait time as a standard metric alongside speed-of-answer data, and to publish data on callers who did not receive service. Ensure Inspector General independence and capacity at SSA. Request the unredacted draft IG report on 800-number performance. Require SSA to publish customer service satisfaction by service type on SSA.gov. Require SSA to publish appointment wait times by claim type, benefit payment timeliness, overpayment data, and other relevant data that gives a holistic view of service in local communities.
8. **Adopt one standardized national triage protocol.** Replace the 7-channel maze (MDW, PCACS, IM, email, e542, M2M, admin line) with uniform training for all staff. Route work to servicing offices only when necessary, handled efficiently through the M2M model, with real-time gatekeeping and issue resolution.
9. **Continue to hold congressional hearings on SSA operations and invite AFGE members as witnesses on behalf of their union.** The frontline workforce has direct, firsthand knowledge of the challenges facing the agency and the solutions that could address them. We welcome the opportunity to testify.

CONCLUSION

Social Security is not going bankrupt. By the Trustees' own projection, the trust fund can pay full scheduled benefits through 2032, and roughly three-quarters of benefits after that even absent action. What it faces is a financing gap that Congress can close by asking the highest earners to pay their fair share, not by cutting benefits or raising the retirement age. The service crisis the American public is experiencing in real time is a separate problem with a separate cause. It is the product of a staffing and attrition crisis driven by an underfunded administrative budget and by policies that wreck morale and push workers out the door. It is compounded by the elimination of telework, the loss of workplace flexibility, and uncompetitive pay.

The workforce that delivers Social Security, and their union, are dedicated to the agency's mission. Our members work every day to serve veterans, widows, children who have lost parents, people with disabilities, and millions of Americans who depend on the benefits they have earned. They do this work under conditions that include poverty-level wages, contract repudiation, the loss of workplace flexibility, record backlogs, and an agency that is increasingly asking technology to do what only trained, experienced, compassionate human beings can do.

We are not asking Congress to choose between technology and people. We are asking Congress to ensure that technology supports a well-staffed, well-compensated, engaged workforce rather than replacing one. We are asking Congress to ensure that the data used to evaluate SSA's performance, and the use of its offices, tells the full story. We are asking Congress to secure the program's future by protecting earned benefits and asking the highest earners to pay their fair share. And we are asking Congress to fund the agency at a level that allows it to fulfill its mission to every American who walks through a field office door, calls the 1-800 number, or files a claim online.

The facts are before you. The path forward is clear. We urge the Committee to act.

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