

The erosion of trust in Social Security



Dan Toth

The Social Security Administration (SSA) recently sent an email to tens of millions of Americans that risks eroding trust in the agency by making partisan statements and misrepresenting the recent passage of H.R. 1 (the “Big Beautiful Bill”). A letter¹ from the Democratic members of the House Ways and Means Committee to the SSA commissioner states:

Dear Commissioner Bisignano,

We write with alarm about the unprecedented, factually incorrect email you recently sent to tens of millions of current and future Social Security beneficiaries. We urge

you to immediately contact those who received this misinformation to correct the record, and to refrain from any future mass emails that appear to our constituents more like campaign messages than official communications from the Social Security Administration (SSA).

SSA has a proud tradition of being a reliable source of clear, useful information, and has spent years earning the American people’s trust, in part so that it can educate vulnerable seniors to avoid phishing email and other scams.

Your July 3rd email shattered this well-earned trust.

More than 90 million people have created mySSA accounts to receive information about their Social Security benefits and services. Instead, you emailed account holders incorrect statements about H.R. 1 which might negatively affect their personal financial planning, in support of a partisan, controversial political agenda. As you well know, **the bill does not eliminate taxes on Social Security benefits**. It is, however, expected to eliminate health insurance coverage for 17 million people, force the closing of one in four long-term care facilities, reduce nutrition assistance to very poor seniors and families, and add trillions of dollars to our national debt – while providing an average tax cut of nearly \$309,000 for the wealthiest .1% of Americans in 2027. H.R. 1 does nothing to protect Social Security, despite your assertion, and if anything will weaken Social Security’s revenue.

Unsurprisingly, our offices have been flooded with questions from constituents who are confused and frustrated to have received what looked to them like political spam from SSA. We know you are aware that your original email was false, because you subsequently quietly updated the most blatantly erroneous claim in a press release posted to your website. However, you have not issued a correction to the

tens of millions of individuals with mySSA online accounts who received your email. We expect that the email will generate increased calls and questions for both SSA and the Internal Revenue Service, at a time when both agencies are understaffed due to the Trump Administration’s extreme workforce cuts.

Judging from our constituent calls, it may also lead to many workers and beneficiaries opting out of mySSA communications to avoid what appears as spam in the future. As you know, we are highly skeptical of your claims that thousands of trained SSA staff forced out by the Trump Administration can be fully replaced by technology, particularly for seniors, people with disabilities, and rural communities with unreliable Internet service, but misusing mySSA will certainly make that challenge worse.

Social Security has been the bedrock of Americans’ financial security since President Franklin D. Roosevelt signed it into law nearly 90 years ago. Social Security’s earned benefits help millions of seniors, people with disabilities, survivors, and their families to put food on their table, pay for rent, heat their homes, cover medical bills, and more. Social Security’s importance to the American people and its approximately 70 million beneficiaries cannot be overstated, nor can the critical role SSA plays in administering this essential program.

We demand that you immediately issue a correction and an apology to the millions of current and future beneficiaries who received your inappropriate email. We also urge you to refrain from damaging SSA’s hard-earned public trust by using it for political communication in the future.

WEP/GPO

On a different matter, after the repeal of the Windfall Elimination Provision and the Government Pension Offset in early 2025, SSA began adjusting monthly benefit payments to those affected by the repeal effective January 2024. SSA reports that they have now completed 100 percent of these adjustments, including the one-time payments for retroactive benefits.

It is always a personal choice when one decides to start receiving their Social Security benefits, but it is important to remember that if you do not apply for benefits, you will not receive any. Everybody should prepare for retirement by reading the *Questions & Answers on Federal Employees Retirement System* or *Civil Service Retirement System* booklets by the NALC. These booklets can be obtained through your national business agent’s office. Online versions are available at nalc.org under “Retirement.”

¹ larson.house.gov/sites/evo-subsites/larson.house.gov/files/evo-media-document/letter-to-ssa-on-hr-1-release-and-email-07.15.25.pdf