

*Congressional Response Report*

The Social Security Administration's  
Telephone Services During June 2020



April 7, 2021

The Honorable John B. Larson  
Chair, Subcommittee on  
Social Security  
Committee on Ways and Means  
U.S. House of Representatives  
Washington, DC 20515

The Honorable Tom Reed  
Ranking Member, Subcommittee on  
Social Security  
Committee on Ways and Means  
U.S. House of Representatives  
Washington, DC 20515

Dear Chair Larson and Ranking Member Reed:

In a July 21, 2020 letter, you asked that we review the Social Security Administration's (SSA) telephone services during the COVID-19 pandemic. This report covers performance and customer service information for SSA's national 800-number as well as field office telephone services for June 2020.

My office is committed to combating fraud, waste, and abuse in SSA's operations and programs. Thank you for bringing your concerns to my attention. The report highlights various facts pertaining to the issues raised in your letter. To ensure SSA is aware of the information provided to your office, we are forwarding a copy of this report to the Agency.

If you have any questions concerning this matter, please call me or have your staff contact Walter Bayer, Congressional and Intragovernmental Liaison, at (202) 358-6319.

Sincerely,

A handwritten signature in black ink that reads "Gail S. Ennis".

Gail S. Ennis  
Inspector General

Enclosure

cc:  
Commissioner of Social Security

# The Social Security Administration's Telephone Services During June 2020

## A-05-20-50998



April 2021

Office of Audit Report Summary

### Objective

To review the Social Security Administration's (SSA) telephone services during the COVID-19 pandemic, specifically during June 2020.

### Background

On July 21, 2020, Representative John Larson, Chair, and Tom Reed, Ranking Member, Subcommittee on Social Security, requested the Office of the Inspector General review SSA's telephone services during the COVID-19 pandemic. In this report, we address SSA's telephone services for June 2020.

We obtained the Agency's telephone performance metrics and customer service information for the national 800-number and field offices for June 2020. We compared these metrics to pre-pandemic performance, specifically to June 2019. We also obtained information on changes in staffing and workloads SSA made during the COVID-19 pandemic and evaluated their effect on telephone performance metrics and customer service. Finally, we determined how SSA's performance on these metrics compared to other Federal agencies and industry during June 2019 and 2020. We did not independently verify the reliability of the data SSA provided.

### Findings

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. Also, during the same periods,

- calls to the field offices and the national 800-number during business hours resulted in fewer busy messages, though the business hours for the national 800-number were reduced in June 2020,
- the number of callers who hung up without speaking to an employee during business hours was lower for the field offices but slightly higher for the national 800-number,
- the number of calls handled by employees was much higher for calls to the field offices but remained about the same for calls to the national 800-number, and
- callers to field offices waited less time for service while callers to the 800-number waited longer.

SSA altered operations because of the COVID-19 pandemic to continue serving the public through its telephone operations. SSA equipped employees with necessary technology to answer the increasing number of calls while teleworking. SSA also shared field office general telephone numbers not previously available so the public could contact employees at the local level for service during business hours. While SSA reduced the amount of callers receiving a busy message, this was partially enabled by reducing hours for the national 800-number. Further, there was no measure of customer feedback since the Agency did not use post-call surveys for field office calls and turned off this feature for the national 800-number. SSA has not returned to pre-pandemic operating hours for the national 800-number.

In general, SSA's telephone services performance during June 2020 was similar to 13 customer service call centers we reviewed from 10 other Federal agencies, as compared to June 2019, but SSA's performance seemed to fare better during COVID-19 than industry call centers.

In response to our draft report, SSA stated it would continue ensuring employees have the tools they need to improve service to the public.

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## **ABBREVIATIONS**

OIG	Office of the Inspector General
PC	Processing Center
Pub. L. No.	Public Law Number
SSA	Social Security Administration
TSC	Teleservice Center

## OBJECTIVE

Our objective was to review the Social Security Administration's (SSA) telephone services during the COVID-19 pandemic, specifically during June 2020.<sup>1</sup>

## BACKGROUND

On July 21, 2020, Representative John Larson, Chair, and Tom Reed, Ranking Member, Subcommittee on Social Security, requested the Office of the Inspector General review SSA's telephone services during the COVID-19 pandemic.<sup>2</sup> In this report, we address SSA's telephone services for June 2020. We will issue a separate report on Fiscal Year 2020.<sup>3</sup>

SSA's telephone services consist of a national 800-number and a network of 1,193 field offices. SSA's 24 teleservice centers (TSC) are responsible for answering calls to the national 800-number. In response to the COVID-19 pandemic, SSA provided limited in-person field office service by appointment only for certain dire need situations and moved TSCs to a virtual environment in March 2020.<sup>4</sup>

To review SSA's telephone service performance after these changes to field office and TSC operations, we obtained the Agency's performance metrics and customer service information for field offices and the national 800-number for June 2020. We compared these metrics to pre-pandemic performance, specifically to June 2019. We also obtained information on changes in staffing and workloads that SSA made during the COVID-19 pandemic and evaluated their effect on telephone performance metrics and customer service. Finally, we determined how SSA's performance on these metrics compared to other Federal agencies and industry during June 2019 and 2020.<sup>5</sup> We did not independently verify the reliability of SSA's data.

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<sup>1</sup> COVID-19 is a respiratory illness that can spread from person to person. Centers for Disease Control and Prevention, *What you should know about COVID-19 to protect yourself and others*, cdc.gov (last visited October 26, 2020). The World Health Organization declared COVID-19 a pandemic on March 11, 2020. World Health Organization, *Coronavirus (COVID-19) events as they happen*, who.int (last visited October 26, 2020).

<sup>2</sup> See Appendix A for the request. This request follows a prior report Chair Larson requested. SSA, OIG, *The Social Security Administration's Telephone Services*, A-05-20-50899, (May 2020).

<sup>3</sup> SSA, OIG, *The Social Security Administration's Telephone Services During Fiscal Year 2020*, A-05-20-50999, (in progress).

<sup>4</sup> We discuss changes SSA made in response to COVID-19 later in this report.

<sup>5</sup> See Appendix B for more information on our scope and methodology.

## **RESULTS OF REVIEW**

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. Also, during the same periods,

- calls to the field offices and the national 800-number during business hours resulted in fewer busy messages, though the business hours for the national 800-number were reduced in June 2020,
- the number of callers who hung up without speaking to an employee during business hours was lower for the field offices but slightly higher for the national 800-number,
- the number of calls handled by employees was much higher for calls to the field offices but remained about the same for calls to the national 800-number, and
- callers to field offices waited less time for service while callers to the 800-number waited longer.

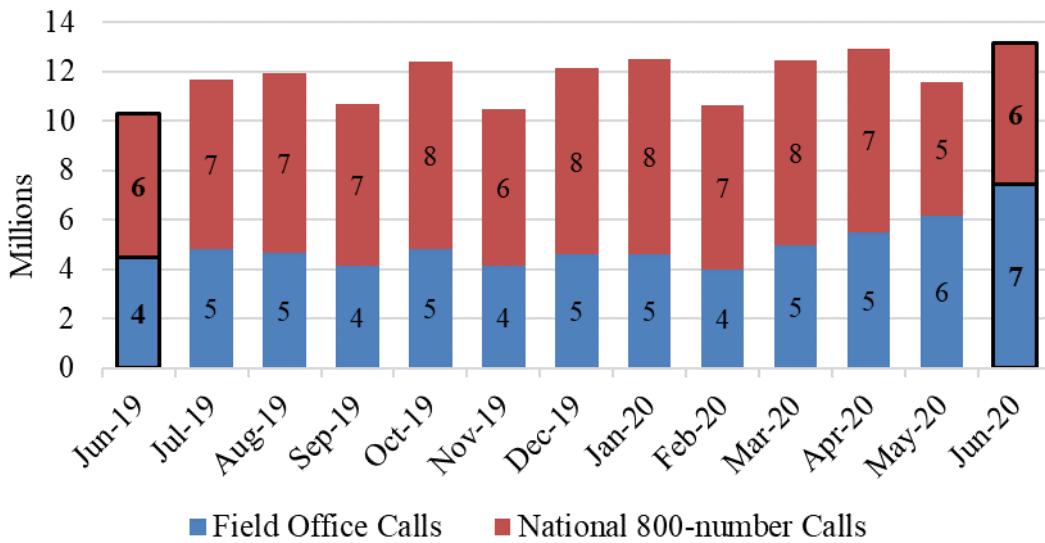
To continue providing service to the public during the COVID-19 pandemic, SSA equipped field office and TSC employees with technology to answer calls remotely. SSA also shared field office general telephone numbers not previously available so the public could contact employees at the local level for service during business hours. In general, SSA's telephone services' performance during June 2020 was similar to 13 customer service call centers we reviewed from 10 other Federal agencies, as compared to June 2019, but SSA's performance seemed to fare better during COVID-19 than industry call centers.

### **June 2020 metrics, including how they compare to SSA's pre-pandemic performance.**

*How many calls were made to SSA's national 800-number; how many were made, in aggregate, to field offices?*

In June 2020, SSA received approximately 13 million calls during and after business hours, which was almost 30 percent higher than the 10 million calls SSA received in June 2019 (see Figure 1 and Appendix C, Table C-1). The most notable change was at the field office level, where the number of calls increased 66 percent from approximately 4 million in June 2019 to over 7 million in June 2020. The number of calls to the national 800-number remained roughly the same at almost 6 million. In June 2020, SSA publicized the general inquiry lines for all field offices, which led to an increase in calls to the field offices, higher than any previous months. Additionally, SSA's Website encouraged the public to use online services or call the local field offices before calling the national 800-number.

**Figure 1: Calls Made to the Field Offices and National 800-number**  
 (June 2019 Through June 2020)



**Source:** SSA, Office of Customer Service, management information.

### *How many calls were routed to the Program Service Centers?*

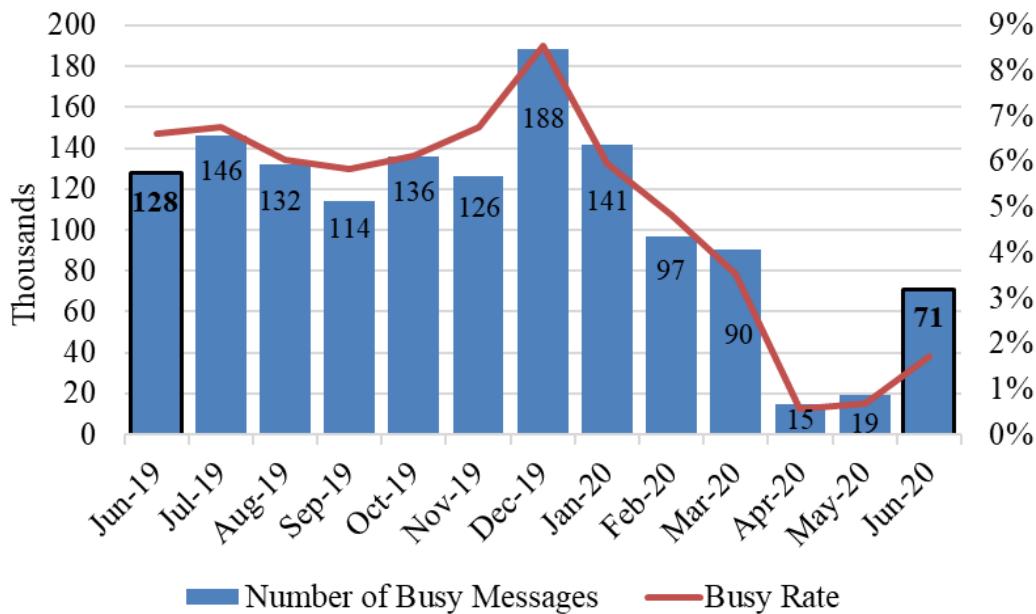
Before April 2020, TSCs received assistance from six regional SSA program service centers and its Office of Disability Operations, collectively referred to as processing centers (PC), when the call volume at SSA's national 800-number was high.<sup>6</sup> However, effective April 2020, in response to COVID-19, SSA canceled the PCs' assistance because SSA wanted PC employees to focus exclusively on PC workloads. In addition, SSA's telephone service suppliers were unable to provide the special routers the Agency needed to support PC employees answering calls to the national 800-number while teleworking.

### *How many calls got a busy signal?*

A busy message is a recording that informs callers who want to speak to an employee during business hours the system has reached capacity and asks them to call back later. In June 2020, approximately 71,000 calls to field offices received busy messages, compared to more than 128,000 calls in June 2019 (see Figure 2 and Appendix C, Table C-2). Fewer callers received busy messages during the COVID-19 pandemic because additional field office employees were available to answer calls since SSA limited in-person service in field offices. Field offices experienced a higher call volume in June 2020 (see Appendix C, Table C-1) after SSA shared field office general telephone numbers not previously available to the public, which resulted in an increase in busy messages from May to June.

<sup>6</sup> Program service centers' main responsibilities are to issue payments, update beneficiary information, and resolve complex issues. The Office of Disability Operations' main responsibility is to process disability claims.

**Figure 2: Busy Rates for Field Office Calls**  
(June 2019 Through June 2020)

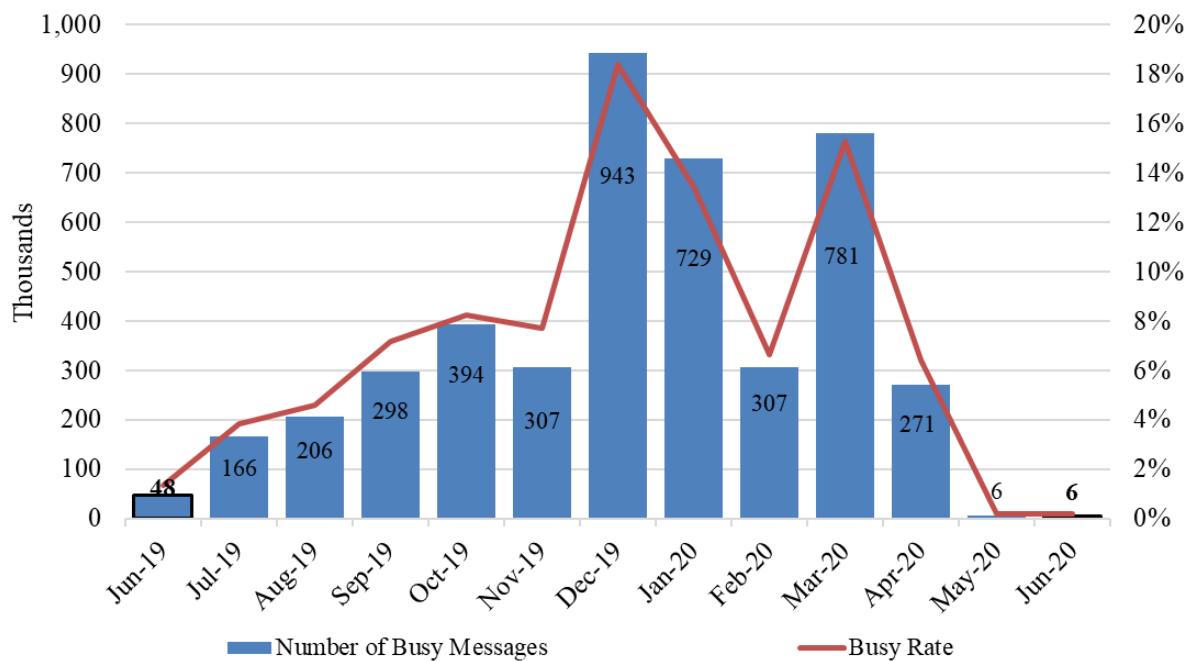


**Source:** SSA, Office of Customer Service, management information.

**Note:** SSA calculates the busy rate (see Appendix C, Table C-3) as the number of calls receiving busy messages (see Appendix C, Table C-2) as a percentage of calls routed to employees (see Appendix C, Table C-5).

The number of busy messages at the national 800-number was also much lower in June 2020 than June 2019—approximately 6,000 compared to almost 48,000, respectively (see Figure 3 and Appendix C, Table C–3). At the same time, the number of national 800-number calls routed to employees, as opposed to automated services, was also lower, at approximately 3.4 million in June 2020 compared to almost 3.6 million in June 2019 (see Appendix C, Table C–6).

**Figure 3: Busy Rates for the National 800-number**  
(June 2019 Through June 2020)



**Source:** SSA, Office of Customer Service, management information.

**Note:** SSA calculates busy (see Appendix C, Table C–3) as the number of calls receiving busy messages (see Appendix C, Table C–2) as a percentage of calls routed to employees (see Appendix C, Table C–5).

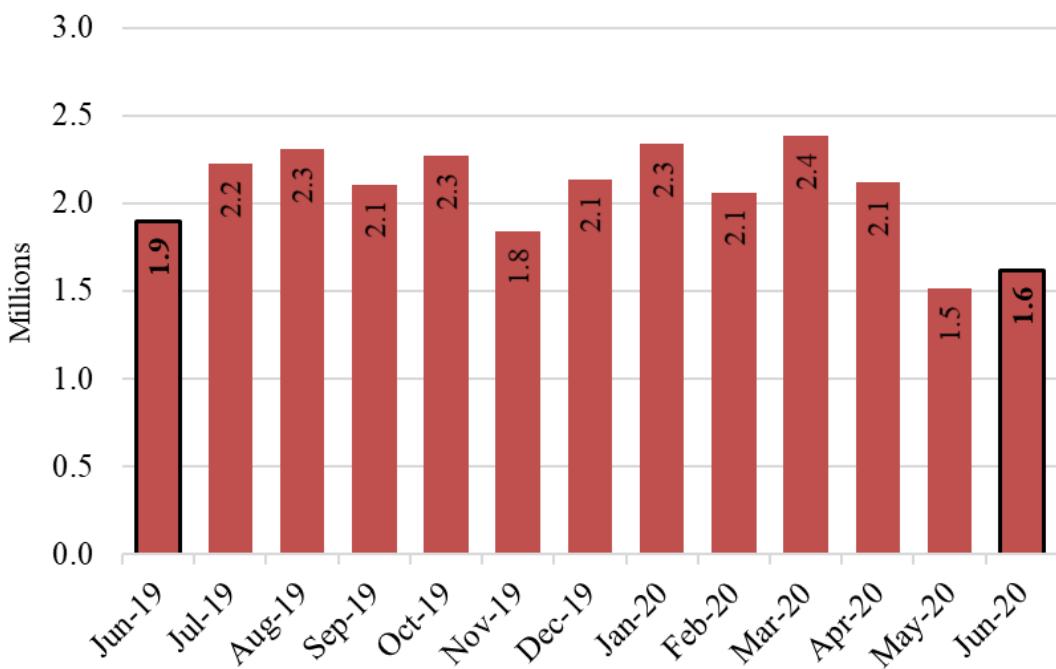
Callers can only receive a busy message during business hours. Before March 2020, business hours for the national 800-number were from 7:00 a.m. to 7:00 p.m. local time, excluding weekends and Federal holidays.<sup>7</sup> Effective March 31, 2020, SSA temporarily changed the business hours to 8:00 a.m. to 5:30 p.m. local time. The reduced hours account for some of the reduction in the number of callers who received a busy message. SSA reduced the hours of operation by 21 percent, but there was an 87-percent reduction in the number of busy messages when we compared June 2020 to June 2019. During the same period, TSC staffing levels increased as SSA brought on 1,000 new hires.

<sup>7</sup> This includes all time zones within the continental United States.

## *How many calls were abandoned in menus?*

Calls are abandoned in menus when callers to the national 800-number hang up while using automated services during or after business hours. In June 2020, over 1.6 million calls, approximately 28 percent of total calls to the national 800-number, were abandoned in menus. This is down from almost 1.9 million, or 33 percent of all calls, in June 2019 (see Figure 5 and Appendix C, Table C-4). SSA attributes the decline in calls abandoned in menus to callers becoming more familiar with the automated services options and a February 2020 revision to the automated services for callers checking on the status of a claim. This change removed the need for a confirmation number, which increased the successful self-serve rate for claim status calls. According to SSA, it does not collect data on the number of calls to field offices abandoned in menus because it does not offer automated services to these callers.

**Figure 4: National 800-number Calls Abandoned in Menus**  
(June 2019 Through June 2020)



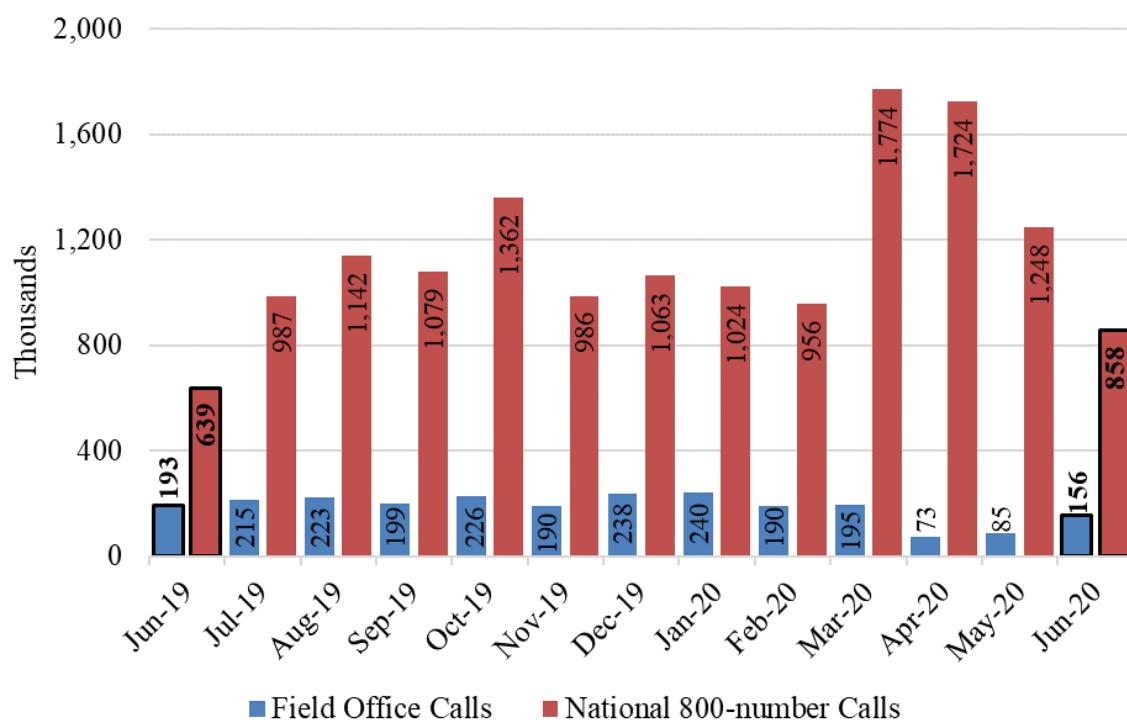
**Source:** SSA, Office of Customer Service, management information.

## *How many calls were abandoned in the queue?*

SSA defines calls abandoned in queue as instances when a caller hangs up while waiting to speak with an employee during business hours. In June 2020, almost 156,000 field office calls were abandoned in queue. This was lower than June 2019 when approximately 193,000 calls, or 10 percent of calls routed to employees, were abandoned in queue (see Figure 5 and Appendix C, Table C-5). According to SSA, there were fewer calls abandoned in queue because more employees were available to answer calls after SSA limited in-person field office operations.

Approximately 858,000 calls were abandoned in queue on the national 800-number in June 2020, or 25 percent of total calls routed to employees. While this was higher than the approximately 639,000 calls, or 18 percent, abandoned in June 2019, it was similar to calls abandoned in queue from July 2019 through February 2020 (see Figure 5 and Appendix C, Table C-6). When SSA moved TSCs to a virtual environment in March 2020, not all employees were equipped to work remotely. With fewer employees available to answer calls, more callers hung up while waiting. In April 2020, SSA began moving TSC employees to a temporary telephone system that enabled more staff to answer calls remotely.

**Figure 5: Number of Calls Abandoned in Queue**  
(June 2019 Through June 2020)

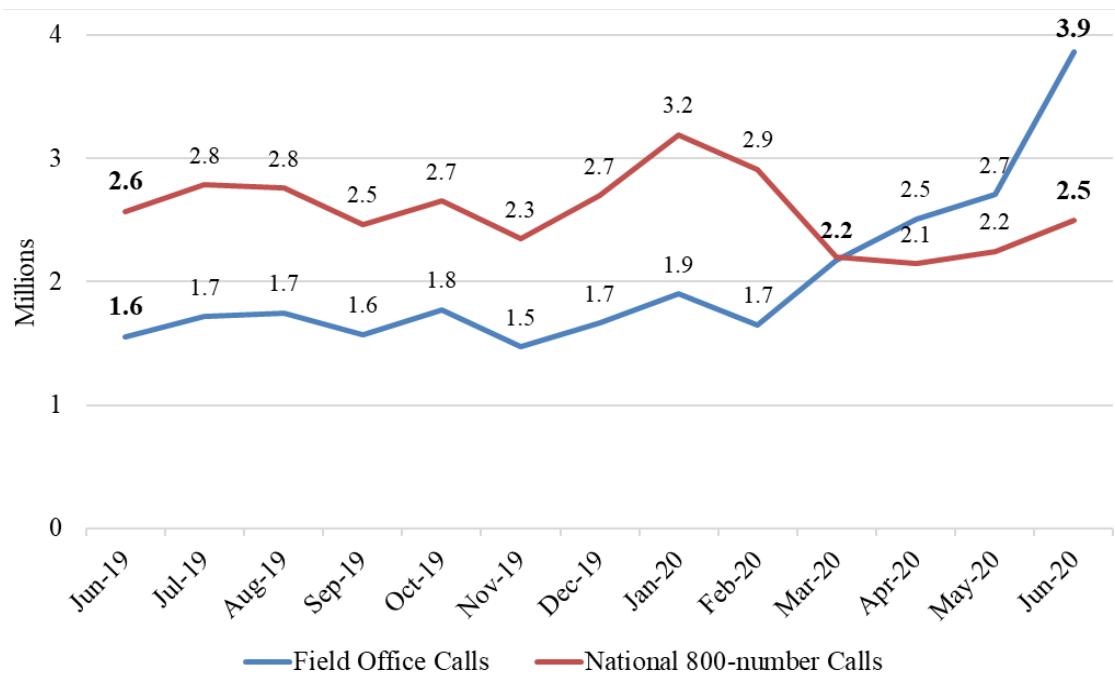


**Source:** SSA, Office of Customer Service, management information.

## *How many calls were handled by agents?*

According to SSA, calls are handled when a caller speaks to an employee.<sup>8</sup> In June 2020, field office employees handled almost 3.9 million calls, or 94 percent of calls routed to them during business hours. This is an increase from the approximately 1.6 million calls handled, or 80 percent of those routed to employees, in June 2019 (see Figure 6 and Appendix C, Table C–5). With more field office employees available to answer calls while teleworking, the total number of calls handled by field office employees increased. The number of calls handled on the national 800-number remained relatively consistent, at 72 percent of total calls routed to employees during business hours, or approximately 2.6 million in June 2019 and 2.5 million in June 2020 (see Figure 6 and Appendix C, Table C–6). After business hours, callers to the national 800-number are only presented with automated service options. Automated services are not available to callers to the field offices.

**Figure 6: Field Office and National 800-number Calls Handled by Employees**  
(June 2019 Through June 2020)



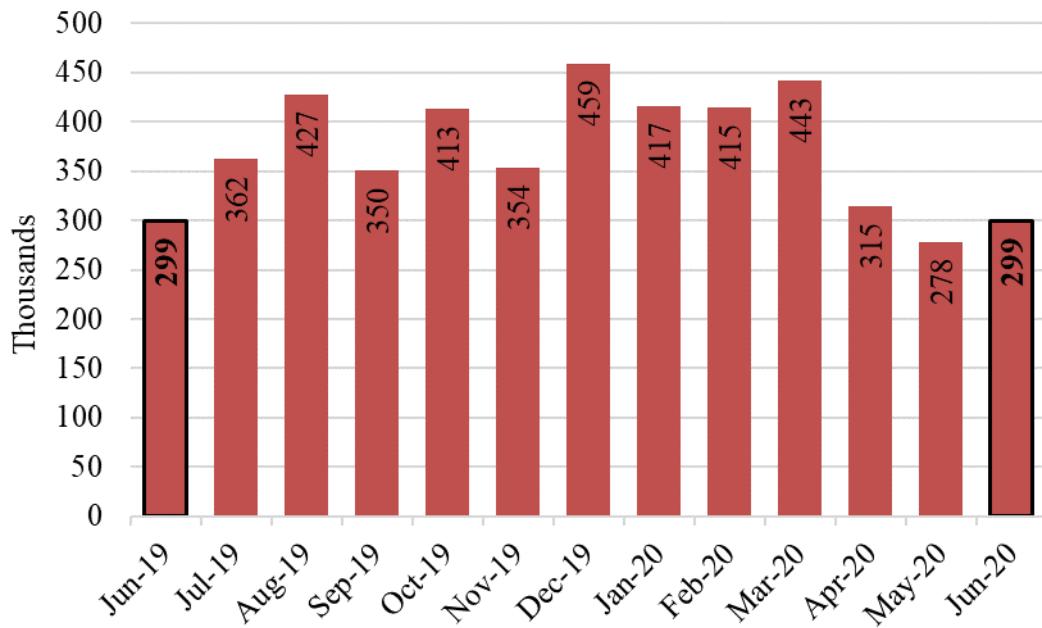
**Source:** SSA, Office of Customer Service, management information.

<sup>8</sup> Callers can only speak to an employee during business hours. For the national 800-number, calls handled includes callers who elected to receive a call back. If there is call capacity for callers requesting to speak to an employee, a recording provides the caller with the expected wait time and an option to receive a call back. According to SSA, its automated system generates the call back and connects the caller to an SSA employee when the caller answers.

## *How many calls were handled by automated services?*

While callers can only speak to an SSA employee during business hours, SSA's automated services were available during or after business hours. The number of calls handled by SSA's automated services in June 2020 was about the same as in June 2019—approximately 299,000 (see Figure 7 and Appendix C, Table C-7). According to SSA, callers to field offices are not presented with the same automated services that are offered on the national 800-number.

**Figure 7: National 800-number Calls Handled by Automated Services**

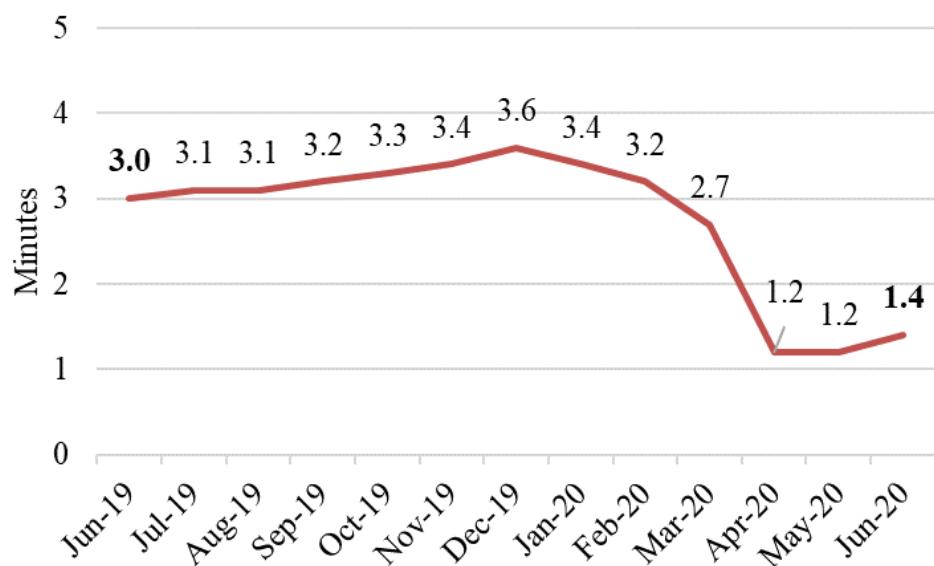


**Source:** SSA, Office of Customer Service, management information.

## *What was the average speed of answer?*

The average speed of answer is the average amount of time a call waits in queue to be answered by an SSA employee. Wait time begins when the call is placed in queue and ends when an SSA employee answers the call. The average speed of answer for the field offices was 1.4 minutes in June 2020—53 percent lower than the June 2019 rate of 3 minutes (see Figure 8 and Appendix C, Table C–8). The average speed of answer for the field offices decreased because there were more employees available to answer calls when SSA limited in-person field office operations.

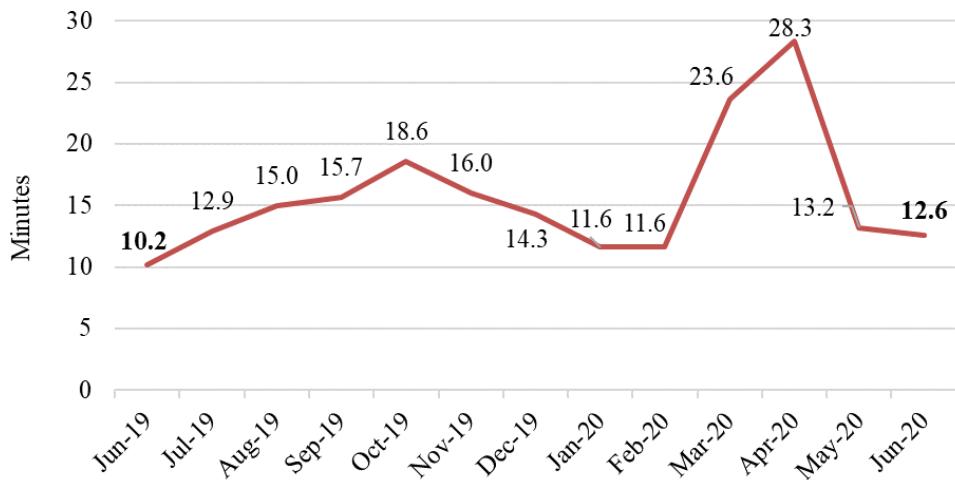
**Figure 8: Field Office Average Speed of Answer**  
(June 2019 Through June 2020)



**Source:** SSA, Office of Customer Service management information.

The average speed of answer on the national 800-number was 12.6 minutes in June 2020, up from 10.2 minutes in June 2019 (see Figure 9 and Appendix C, Table C–8). The increase in wait times began in March 2020, which SSA attributes to decreases in the number of TSC employees available to answer calls due to telework equipment shortages. To make up for these shortages, in April 2020, the Agency began equipping TSC employees with technology to answer calls remotely, which helped reduce wait times.

**Figure 9: National 800-number Average Speed of Answer**  
(June 2019 Through June 2020)



**Source:** SSA, Office of Customer Service management information.

*What percent of customers were able to resolve their issue on the first call, with no follow-up required?*

SSA did not have information on first call-resolution for June 2020. Effective March 20, 2020, the Agency turned off the post-call surveys, which measure first-call resolution, because they were not supported by the telephone system SSA deployed to maintain the national 800-number service while employees teleworked. SSA has not taken additional steps to obtain feedback from callers during the pandemic. According to SSA, it will reactivate the post-call surveys when it transitions to the Next Generation Telephony Project from June 2021 to June 2023.<sup>9</sup> Even before COVID-19, SSA did not obtain any post-call survey information for calls to the field offices because it focused telephone performance measures on the national 800-number.

<sup>9</sup> According to SSA, the Next Generation Telephony Project is an Agency-wide initiative that will combine the national 800-number, field office telephone system, and Headquarters telephone system “. . . into one cohesive platform that will allow calls to be routed to the best source quickly.”

## How does SSA's performance on these metrics during June compare to the performance of other government agencies and industry during the pandemic?

We gathered information on 13 customer service call centers from 10 other Federal agencies to compare SSA's performance during the pandemic.<sup>10</sup> Nine of the call centers experienced higher call volume in June 2020 compared to June 2019 (see Table 1), with five having a larger change than SSA's 28 percent.

**Table 1: Number of Calls by Federal Agency Call Centers**  
(June 2019 and June 2020)

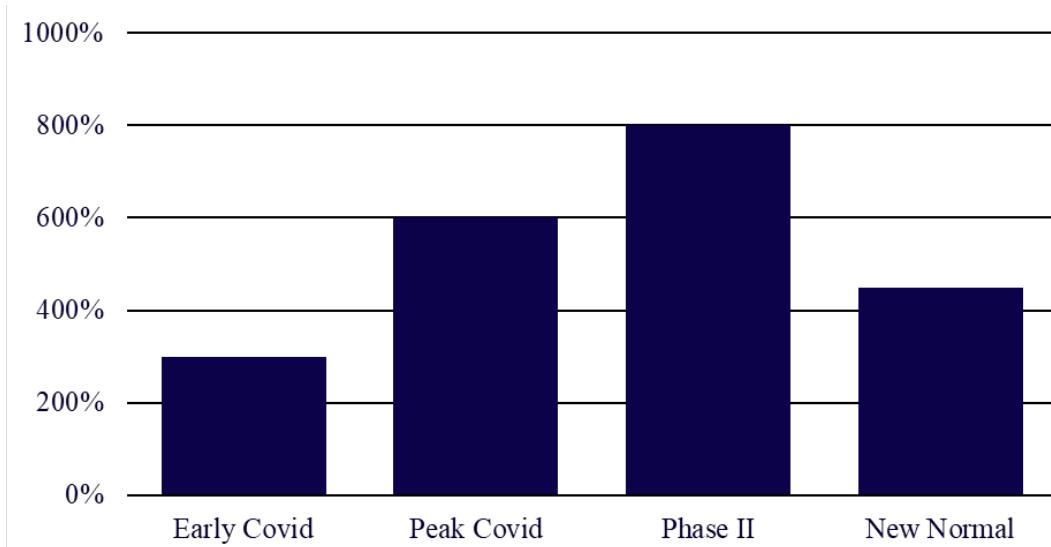
Agency	Total Calls June 2019 (Thousands)	Total Calls June 2020 (Thousands)	Percent Change
Department of Labor – Employment & Training Administration	2.9	21.4	645%
Department of Labor – Office of Public Affairs	25.1	82.2	227%
Internal Revenue Service	2,971.0	8,413.2	183%
Department of Labor – Occupational Safety and Health Administration	24.5	42.1	72%
U.S. Postal Service	5,981.7	9,964.4	67%
<b>SSA (see Figure 1 and Appendix C, Table C-1)</b>	<b>10,294.9</b>	<b>13,148.0</b>	28%
Railroad Retirement Board	82.4	101.0	23%
Office of Personnel Management	127.6	141.8	11%
Federal Housing Administration	45.6	49.3	8%
Centers for Medicare & Medicaid Services – Medicare Call Center	1,710.3	1,746.4	2%
Citizenship and Immigration Services	1,059.1	1,049.8	-1%
Department of Veterans Affairs – Veterans Benefits Administration Call Center	572.4	543.7	-5%
Department of Education	36.1	29.6	-18%
Department of Veterans Affairs – The Women Veterans Crisis Call Center	1.9	0.9	-54%

<sup>10</sup> See Appendix D for comparison of all agencies' data to SSA.

While not all Federal agencies we reviewed tracked the same telephone performance metrics, SSA generally had similar performance as most other agencies' call centers during June 2020, as compared to June 2019. For example, employees in SSA's field offices and most Federal call centers handled more calls in June 2020. Of the 13 call centers, 6 had more calls abandoned in queue and 8 had a longer average speed of answer, as did SSA's national 800-number. Only SSA's field offices and five other call centers experienced a faster average speed of answer in June 2020.

SSA seemed to fare better during COVID-19 compared to industry call centers. Pindrop, an enterprise voice security company, worked with banks, brokerages, and life insurance agencies to collect data on how COVID-19 affected their call centers. According to Pindrop, industry call centers experienced a severe increase in call volume during the pandemic. Call volume increases peaked at over 800 percent from normal levels during what Pindrop described as "phase II," which occurred in mid-April 2020 (see Figure 10).<sup>11</sup> SSA did not see a similar extreme spike in calls during COVID-19 (see Figure 1). In June 2020, SSA's total call volume was 28 percent higher than June 2019, while industry call centers' volume during "the new normal" was more than 400 percent higher than pre-pandemic levels.

**Figure 10: Increase in Industry Call Center Volume During COVID-19**

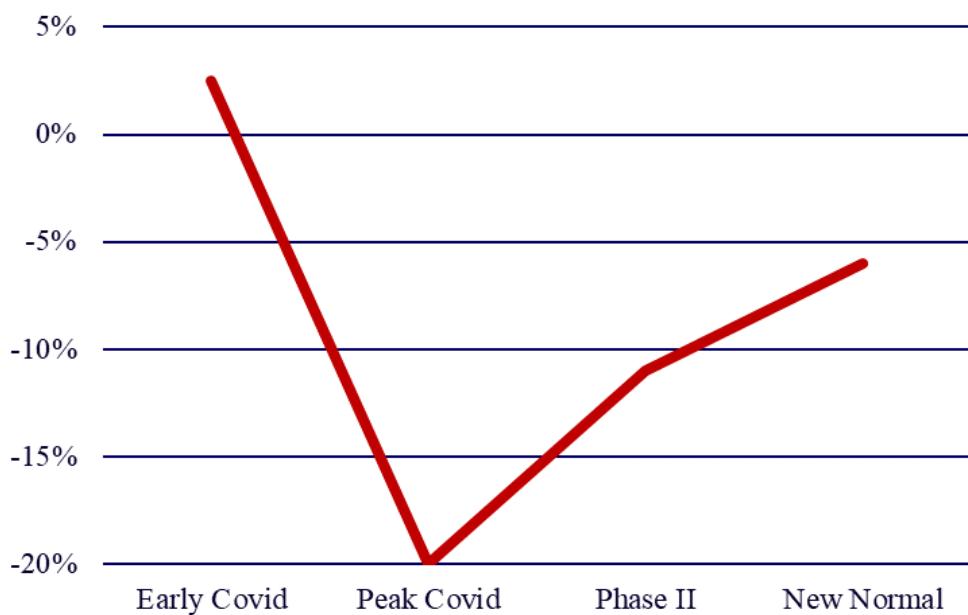


**Source:** Pindrop, *PULSE FLASH REPORT: Five Insights of COVID-19 in the Contact Center*.

<sup>11</sup> Pindrop, *PULSE FLASH REPORT: Five Insights of COVID-19 in the Contact Center*, [pindrop.com](http://pindrop.com) (last visited February 2, 2021).

According to Pindrop, in March 2020, the volume of calls to industry call centers increased as physical locations closed and the public's service needs remained or increased. At the same time, call centers had to overhaul their operations, including setting up their agents with technology and infrastructure to work from home. This is consistent with SSA limiting in-person field office services to the public in March and TSCs shifting toward a remote working environment. As industry operations shifted, agent call capacity dropped by 20 percent. By streamlining technology and operations, industry call centers improved capacity, but it was 7.6 percent lower than pre-COVID-19 levels as call centers settled into the new normal (see Figure 11).<sup>12</sup> Conversely, SSA increased and maintained call capacity (see Figure 6), as evidenced by lower busy rates in June 2020 than in pre-pandemic months (see Figure 2 and Figure 3).

**Figure 11: Change in Call Capacity for Industry Call Centers During COVID-19**



**Source:** Pindrop, *PULSE FLASH REPORT: Five Insights of COVID-19 in the Contact Center*.

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<sup>12</sup> See Footnote 11.

## **How have changes in SSA workloads, staffing, or other factors, made due to the COVID-19 pandemic, affected SSA's ability to ensure that the 1-800 number and field offices are able assist callers in a timely manner, and that the Program Service Centers are able to achieve priority and critical workloads?**

As of June 2020, field office and TSC employees' ability to answer calls while teleworking enabled SSA to timely assist callers during business hours. However, effective March 31, 2020, SSA reduced the hours for its national 800-number to 8:00 a.m. to 5:30 p.m. local time, excluding weekends and Federal holidays.<sup>13</sup> According to SSA, only 27 percent of TSC employees were answering calls on the national 800-number in mid-March. SSA stated the reduced hours helped optimize the number of employees taking calls during business hours and reduce the time callers waited to speak to an employee. On September 12, 2020, SSA extended the hours from 8:00 a.m. to 7:00 p.m. local time, but the hours remain shorter than pre-pandemic hours of 7:00 a.m. to 7:00 p.m. local time. As of October 2020, nearly all TSC employees were answering calls, with approximately 1 percent on weather and safety leave who were unable to answer calls remotely due to Internet connectivity issues. However, as of February 2021, SSA was evaluating whether to return to pre-pandemic operating hours.

In June 2020, SSA shared field office general telephone numbers with the public so employees could provide telephone service at the local level during business hours. Before June 2020, only 715 of SSA's 1,193 field offices provided their local telephone numbers in public directories. According to SSA, the remaining 478 provided only the national 800-number where calls were answered by TSCs.<sup>14</sup>

According to SSA, it did not alter staffing allocations because of the COVID-19 pandemic. SSA stated its Office of Operations continued replacing staffing losses in the TSCs and brought on 1,000 new hires approved for the TSCs in Fiscal Year 2020. SSA placed some of the employees, including new hires, on weather and safety leave for various reasons, such as lack of Internet connectivity, portable work, and specialized equipment required for daily work due to supply and demand issues with the vendor. Between March and April 2020, SSA equipped field office and TSC employees with technology to answer calls remotely so they could maintain communications with the public. The Agency deployed over 30,000 softphones to employees during this time and dispatched additional softphones through June 2020. SSA assigned TSC employees with Internet access to complete refresher training while waiting for the equipment to answer calls remotely on the national 800-number.

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<sup>13</sup> This includes all time zones within the continental United States.

<sup>14</sup> The *Omnibus Budget Reconciliation Act of 1990* requires that SSA maintain telephone access to local offices at the level of access SSA had available as of September 30, 1989 (Pub. L. No. 101-508, § 5110, 104 Stat. 1388, p. 272). As a result, all local offices that listed only a local telephone number on September 30, 1989 listed both local and national 800-numbers. The remaining offices listed only the national 800-number.

Effective April 2020, SSA suspended PC assistance to the national 800-number because it did not have the equipment to allow PC employees to take calls remotely while teleworking. SSA also wanted PC employees to focus exclusively on processing PC workloads. SSA provided PC employees with equipment to make outgoing calls remotely so they could continue to process critical workloads. According to SSA, PCs had over 5.1 million actions pending in January 2020. As of October 2020, PCs were down to 4.3 million actions pending.

## CONCLUSIONS

SSA altered operations because of the COVID-19 pandemic to continue serving the public through its telephone operations. By June 2020, these changes included equipping employees with necessary technology to answer the increasing number of calls while teleworking and providing the public with additional field office telephone numbers. While SSA reduced the amount of callers receiving a busy message, this was partially enabled by reducing hours for the national 800-number. Further, there was no measure of customer feedback since the Agency did not use post-call surveys for field office calls and turned off this feature for the national 800-number. SSA continues to make operational adjustments to provide telephone customer service during the COVID-19 pandemic, but has not returned to pre-pandemic operating hours for the national 800-number.

In response to our draft report, SSA stated it would continue to ensure employees have the tools they need to improve service to the public.<sup>15</sup>



Michelle L. Anderson  
Assistant Inspector General for Audit

# *APPENDICES*

# Appendix A – CONGRESSIONAL REQUEST LETTER

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JOHN B. LARSON  
CONNECTICUT,  
CHAIRMAN  
  
BILL PASCRELL JR., NEW JERSEY  
LINDA T. SANCHEZ, CALIFORNIA  
DAVE LIEBERMAN, CONNECTICUT  
BRIAN BISHOP, PENNSYLVANIA  
BRAD SCHNEIDER, ILLINOIS  
BRIAN HIGGINS, NEW YORK  
  
KATHRYN OLSON,  
STAFF DIRECTOR

**Congress of the United States**  
**U.S. House of Representatives**  
  
COMMITTEE ON WAYS AND MEANS  
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RON ESTES, KANSAS  
  
AMY SHUART,  
STAFF DIRECTOR

July 21, 2020

The Honorable Gail S. Ennis  
Inspector General  
Social Security Administration  
6401 Security Boulevard  
Baltimore, MD 21235

Dear Inspector General Ennis:

Thank you for the Office of the Inspector General's (OIG's) recent congressional response report, "The Social Security Administration's Telephone Services." The OIG completed this report at Chairman Larson's request, to examine access and wait times for people seeking assistance and problem resolution through the Social Security Administration's (SSA's) telephone services.

We write to ask that the OIG expand on this important report, by reviewing SSA's telephone services during the COVID-19 pandemic.

As highlighted in the OIG's recent report, even before the current crisis the public relied heavily on SSA's telephone services, but often could not access timely information or assistance. In fiscal year 2019, SSA's national 1-800 number and field offices received over 145 million calls – but handled fewer than 2 in 5 of these calls. Callers who did not get a busy signal or give up while on hold waited to speak with an SSA employee for an average of 20 minutes on the 1-800 number and 3 minutes at field offices.

We are particularly concerned about the impact of these substantial barriers and delays on the American people's ability to get their Social Security questions answered and problems solved during the COVID-19 crisis. To protect the health and safety of the public and SSA employees during the pandemic, SSA's Commissioner has appropriately closed SSA field offices to the public, except in certain very limited circumstances. As a result, the telephone is now the primary option for members of the public who need to interact with SSA employees.

Given the critical importance of ensuring strong service to the American people across SSA's telephone services, we are requesting two reports that answer the following questions:

**1. Telephone service during COVID-19: A one-month snapshot**

- a. For the month of June 2020:
  - i. How many calls were made to SSA's national 1-800 number; how many were made, in aggregate, to field offices?
  - ii. For 1-800-service and local field office telephone service, separately:
    1. How many calls were routed to Program Service Centers?
    2. How many calls: got a busy signal, were abandoned in menus, were abandoned in the queue, were handled by agents, or were handled by automated services?
    3. What was the average speed of answer?
    4. What percent of customers were able to resolve their issue on the first call, with no follow-up required?
  - b. How does SSA's performance on these metrics during June compare to SSA's pre-pandemic performance?
  - c. How does SSA's performance on these metrics during June compare to the performance of other government agencies and industry during the pandemic, if available?
  - d. How have changes in SSA workloads, staffing, or other factors, made due to the COVID-19 pandemic, affected SSA's ability to ensure that the 1-800 number and field offices are able assist callers in a timely manner, and that the Program Service Centers are able to achieve priority and critical workloads?

**2. Telephone service during COVID-19: A review of fiscal year 2020**

- a. In fiscal year 2020:
  - i. How many calls were made to SSA's national 1-800 number; how many were made, in aggregate, to field offices?
  - ii. For 1-800-service and local field office telephone service, separately:
    1. How many calls were routed to Program Service Centers?
    2. How many calls: got a busy signal, were abandoned in menus, were abandoned in the queue, were handled by agents, or were handled by automated services?
    3. What was the average speed of answer?
    4. What percent of customers were able to resolve their issue on the first call, with no follow-up required?
  - iii. How did these metrics differ for the months before and after SSA implemented agencywide service delivery changes and maximized telework due to the COVID-19 pandemic?
- b. How do the fiscal year 2020 metrics compare to SSA's experience and performance for fiscal years 2010 through 2019, and to typical government and industry benchmarks? Please discuss these comparisons separately for the months before and after SSA implemented agencywide service delivery changes and maximized telework due to the COVID-19 pandemic.
- c. In fiscal year 2020, how did changes in SSA workloads, staffing, or other factors, made due to the COVID-19 pandemic, affect SSA's ability to ensure that the 1-

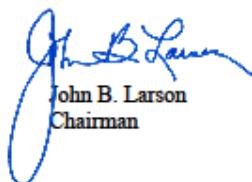
Letter to Inspector General Ennis  
July 21, 2020  
Page 3

800 number and field offices were able assist callers in a timely manner, and that the Program Service Centers were able to achieve priority and critical workloads?

- d. What steps did SSA take in fiscal year 2020 to strengthen its telephone services and to better track and evaluate callers' experience and satisfaction?
- e. Has SSA identified any lessons learned related to new or existing workloads that will remain available to optimize timeliness, customer satisfaction, and effectiveness of telephone services?

Thank you for your prompt attention to this request.

Sincerely,



John B. Larson  
Chairman



Tom Reed  
Republican Leader

## **Appendix B – SCOPE AND METHODOLOGY**

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To achieve our objective, we:

- Reviewed the Social Security Administration's (SSA) policies and procedures.
- Obtained and summarized SSA's June 2019 through June 2020 performance data and customer service management information for teleservice center and field office telephone calls for the
  - total number of calls,
  - number of calls that got a busy message,
  - number of calls abandoned in queues,
  - number of calls handled by SSA employees, and
  - average speed of answer for calls.
- Obtained and summarized SSA's June 2019 and June 2020 performance data and customer service management information for the number of calls to the national 800-number related to automated services by category and the number of national 800-number calls abandoned in menus.
- Identified changes in staffing and workloads that occurred during the COVID-19 pandemic that affected SSA's ability to ensure field offices and the national 800-number could timely assist callers and that program service centers can achieve priority and critical workloads.
- Obtained telephone customer service data from the following Federal agencies.
  - Centers for Medicare & Medicaid Services – Medicare Call Center
  - Citizenship and Immigration Services
  - Department of Education
  - Department of Labor
    - Employment & Training Administration
    - Occupational Safety and Health Administration
    - Office of Public Affairs
  - Department of Veterans Affairs
    - Women Veterans Crisis Call Center
    - Veterans Benefits Administration Call Center
  - Federal Housing Administration
  - Internal Revenue Service
  - Office of Personnel Management
  - Railroad Retirement Board
  - U.S. Postal Service

- Compared SSA's telephone services performance to Federal agency and industry call centers in June 2020.

We conducted our review between August and November 2020 in Chicago, Illinois. The principal entity reviewed was SSA's Office of the Deputy Commissioner for Operations. Operations collects the data on telephone calls electronically through its Office of Customer Service. We did not independently verify the reliability of SSA's data.

## Appendix C – SOCIAL SECURITY ADMINISTRATION TELEPHONE PERFORMANCE DATA

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**Table C-1: Calls the Agency Received<sup>1</sup>**

(June 2019 Through June 2020)

Date	Field Office Calls	National 800-number Calls	Total Calls
June 2019	4,477,236	5,817,688	10,294,924
July 2019	4,833,642	6,868,548	11,702,190
August 2019	4,681,616	7,235,532	11,917,148
September 2019	4,136,392	6,553,189	10,689,581
October 2019	4,809,630	7,613,667	12,423,297
November 2019	4,140,030	6,351,132	10,491,162
December 2019	4,606,828	7,531,537	12,138,365
January 2020	4,613,254	7,903,547	12,516,801
February 2020	3,996,327	6,659,665	10,655,992
March 2020	4,969,135	7,503,044	12,472,179
April 2020	5,497,049	7,427,406	12,924,455
May 2020	6,183,039	5,384,222	11,567,261
June 2020	7,441,327	5,706,694	13,148,021

**Source:** SSA, Office of Customer Service, management information.

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<sup>1</sup> The sum of the individual metrics in this appendix differs from total calls received because of differences in how SSA tracks calls based on whether the calls occurred during or after business hours. Total calls received includes calls during and after business hours. However, busy messages, calls routed to employees, calls abandoned in queue, and calls handled by employees can only occur during business hours. Calls abandoned in menus and handled by automated services can occur during and after business hours when callers to the national 800-number use automated services.

**Table C–2: Busy Messages and Busy Rates for Field Office Calls**  
 (June 2019 Through June 2020)

Date	Total Busy Messages	Busy Rate
June 2019	128,094	6.6%
July 2019	145,843	6.8%
August 2019	131,735	6.0%
September 2019	114,340	5.8%
October 2019	135,677	6.1%
November 2019	126,194	6.8%
December 2019	188,489	8.6%
January 2020	141,364	6.0%
February 2020	96,750	4.8%
March 2020	90,256	3.5%
April 2020	14,979	0.6%
May 2020	19,226	0.7%
June 2020	71,113	1.7%

**Source:** SSA, Office of Customer Service, management information.

**Table C–3: Busy Messages and Busy Rates for National 800-number Calls**  
 (June 2019 Through June 2020)

Date	Total Busy Messages	Busy Rate
June 2019	47,751	1.3%
July 2019	165,515	3.8%
August 2019	205,837	4.6%
September 2019	298,499	7.2%
October 2019	393,674	8.2%
November 2019	306,900	7.7%
December 2019	942,964	18.4%
January 2020	728,758	13.4%
February 2020	307,024	6.6%
March 2020	780,624	15.3%
April 2020	271,414	6.4%
May 2020	6,313	0.2%
June 2020	6,083	0.2%

**Source:** SSA, Office of Customer Service, management information.

**Table C–4: National 800-number Calls Abandoned in Menus**  
 (June 2019 Through June 2020)

Date	Number of Calls Abandoned in Menus	Total Calls to the National 800-number (see Table C–1)	Percent of Calls Abandoned in Menus
June 2019	1,898,393	5,817,688	33%
July 2019	2,226,833	6,868,548	32%
August 2019	2,309,286	7,235,532	32%
September 2019	2,107,913	6,553,189	32%
October 2019	2,267,561	7,613,667	30%
November 2019	1,841,341	6,351,132	29%
December 2019	2,138,305	7,531,537	28%
January 2020	2,337,405	7,903,547	30%
February 2020	2,062,384	6,659,665	31%
March 2020	2,382,042	7,503,044	32%
April 2020	2,120,986	7,427,406	29%
May 2020	1,513,372	5,384,222	28%
June 2020	1,618,203	5,706,694	28%

Source: SSA, Office of Customer Service, management information.

**Table C–5: Field Office Calls Routed to Employees, Abandoned in Queue, and Handled by Employees**  
 (June 2019 Through June 2020)

Date	Total Calls Routed to Employees	Calls Abandoned in Queue	Percent of Calls Abandoned in Queue	Calls Handled by Employees	Percent of Calls Handled by Employees
June 2019	1,939,792	192,958	10%	1,551,705	80%
July 2019	2,156,586	215,294	10%	1,719,254	80%
August 2019	2,181,028	222,922	10%	1,746,928	80%
September 2019	1,961,314	198,568	10%	1,573,772	80%
October 2019	2,216,175	226,401	10%	1,772,140	80%
November 2019	1,869,540	189,592	10%	1,471,935	79%
December 2019	2,202,302	237,780	11%	1,665,015	76%
January 2020	2,374,789	240,405	10%	1,902,634	80%
February 2020	2,005,964	190,104	9%	1,652,434	82%
March 2020	2,551,304	194,640	8%	2,177,710	85%
April 2020	2,608,765	73,482	3%	2,508,311	96%
May 2020	2,817,778	85,232	3%	2,705,621	96%
June 2020	4,103,192	155,579	4%	3,861,706	94%

Source: SSA, Office of Customer Service, management information.

**Table C–6: National 800-number Calls Routed to Employees, Abandoned in Queue, and Handled by Employees**  
 (June 2019 Through June 2020)

Date	Total Calls Routed to Employees	Calls Abandoned in Queue	Percent of Calls Abandoned in Queue	Calls Handled by Employees	Percent of Calls Handled by Employees
June 2019	3,580,588	638,782	18%	2,567,529	72%
July 2019	4,303,613	986,847	23%	2,782,584	65%
August 2019	4,473,896	1,142,155	26%	2,758,797	62%
September 2019	4,169,993	1,078,549	26%	2,465,138	59%
October 2019	4,776,116	1,362,106	29%	2,653,529	56%
November 2019	3,973,435	986,136	25%	2,347,975	59%
December 2019	5,126,113	1,063,283	21%	2,699,134	53%
January 2020	5,423,735	1,023,951	19%	3,191,003	59%
February 2020	4,632,563	956,214	21%	2,910,390	63%
March 2020	5,115,773	1,774,014	35%	2,203,313	43%
April 2020	4,220,733	1,723,905	41%	2,144,748	51%
May 2020	3,171,126	1,248,088	39%	2,247,401	71%
June 2020	3,440,857	857,892	25%	2,493,330	72%

Source: SSA, Office of Customer Service, management information.

**Table C–7: National 800-number Calls Handled by Automated Services**  
 (June 2019 Through June 2020)

Date	Calls Handled by Automated Services
June 2019	299,362
July 2019	362,047
August 2019	427,296
September 2019	350,417
October 2019	412,985
November 2019	354,134
December 2019	459,253
January 2020	416,519
February 2020	414,972
March 2020	442,523
April 2020	315,122
May 2020	277,865
June 2020	299,473

Source: SSA, Office of Customer Service, management information.

**Table C–8: Field Office and National 800-number  
Average Speed of Calls Answered  
(June 2019 Through June 2020)**

Date	Field Office Average Speed of Answer (Minutes)	National 800-number Average Speed of Answer (Minutes)
June 2019	3.0	10.2
July 2019	3.1	12.9
August 2019	3.1	15.0
September 2019	3.2	15.7
October 2019	3.3	18.6
November 2019	3.4	16.0
December 2019	3.6	14.3
January 2020	3.4	11.6
February 2020	3.2	11.6
March 2020	2.7	23.6
April 2020	1.2	28.3
May 2020	1.2	13.2
June 2020	1.4	12.6

**Source:** SSA, Office of Customer Service, management information.

## Appendix D – FEDERAL AGENCY TELEPHONE PERFORMANCE DATA

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We obtained performance metrics for 13 customer service call centers at 10 Federal agencies (see Appendix B) and compared them to the Social Security Administration’s telephone performance metrics.

**Table D–1: Number of Calls by Agency**

Agency	Total Calls June 2019 (Thousands)	Total Calls June 2020 (Thousands)	Percent Change
Department of Labor – Employment & Training Administration	2,870	21,378	645%
Department of Labor – Office of Public Affairs	25,148	82,243	227%
Internal Revenue Service	2,971,000	8,413,200	183%
Department of Labor – Occupational Safety and Health Administration	24,456	42,095	72%
U.S. Postal Service	5,981,680	9,964,388	67%
<b>Social Security Administration (see Appendix C, Table C–1)</b>	<b>10,294,924</b>	<b>13,148,021</b>	<b>28%</b>
Railroad Retirement Board	82,372	100,968	23%
Office of Personnel Management	127,592	141,836	11%
Federal Housing Administration	45,550	49,347	8%
Centers for Medicare & Medicaid Services – Medicare Call Center	1,710,318	1,746,387	2%
Citizenship and Immigration Services	1,059,090	1,049,763	-1%
Department of Veterans Affairs – Veterans Benefits Administration Call Center	572,381	543,722	-5%
Department of Education	36,103	29,568	-18%
Department of Veterans Affairs – The Women Veterans Crisis Call Center	1,875	856	-54%

**Table D–2: Number of Busy Signals by Agency**

Agency	June 2019	June 2020	Percent Change
Internal Revenue Service	7,800	13,300	71%
Department of Veterans Affairs – The Women Veterans Crisis Call Center	15	12	-20%
<b>Social Security Administration (see Appendix C, Table C–2 and Table C–3)</b>	<b>175,845</b>	<b>77,196</b>	<b>-56%</b>
Office of Personnel Management	101,773	3,127	-97%
Department of Veterans Affairs – Veterans Benefits Administration Call Center	4	0	-100%

**Note:** Data from the remaining agencies were either not applicable or not maintained.

**Table D–3: Calls Handled by Employees by Agency**

Agency	June 2019	June 2020	Percent Change
Department of Labor – Employment & Training Administration	2,008	7,516	274%
Department of Labor – Occupational Safety and Health Administration	6,494	10,208	57%
<b>Social Security Administration</b> (see Appendix C, Table C–5 and Table C–6)	<b>4,119,234</b>	<b>6,355,036</b>	<b>54%</b>
Department of Veterans Affairs – Veterans Benefits Administration Call Center	394,008	535,473	36%
U.S. Postal Service	864,553	1,163,683	35%
Department of Labor – Office of Public Affairs	18,740	24,413	30%
Citizenship and Immigration Services	331,992	424,421	28%
Internal Revenue Service	380,500	461,300	21%
Railroad Retirement Board	38,544	45,597	18%
Office of Personnel Management	108,176	126,821	17%
Centers for Medicare & Medicaid Services – Medicare Call Center	1,256,862	1,331,026	6%
Department of Education	2,527	2,364	-6%
Federal Housing Administration	81	66	-19%
Department of Veterans Affairs – The Women Veterans Crisis Call Center	1,126	799	-29%

**Note:** The figures for the Federal Housing Administration only reflect contract employees and do not include employees who handle escalated inquiries.

**Table D–4: Calls Handled by Automation by Agency**

Agency	June 2019	June 2020	Percent Change
U.S. Postal Service	3,398,546	6,682,026	97%
Department of Labor – Occupational Safety and Health Administration	10,131	17,627	74%
Department of Veterans Affairs – Veterans Benefits Administration Call Center	140,142	166,309	19%
Centers for Medicare & Medicaid Services – Medicare Call Center	446,359	458,923	3%
Railroad Retirement Board	12,039	12,256	2%
<b>Social Security Administration</b> (see Appendix C, Table C–7)	<b>299,362</b>	<b>299,473</b>	<b>0%</b>
Citizenship and Immigration Services	615,249	577,504	-6%
Internal Revenue Service	137,800	29,800	-78%

**Note:** Data from the remaining agencies were either not applicable or not maintained.

**Table D–5: Calls Abandoned in Queue by Agency**

Agency	June 2019	June 2020	Percent Change
Department of Labor – Employment & Training Administration	6	3,134	52,133%
Department of Labor – Office of Public Affairs	103	19,744	19,069%
Department of Labor – Occupational Safety and Health Administration	30	814	2,613%
Railroad Retirement Board	24,785	42,423	71%
Federal Housing Administration	1,268	2,022	59%
Internal Revenue Service	84,400	127,600	51%
<b>Social Security Administration</b> (see Appendix C, Table C–5 and Table C–6)	<b>831,740</b>	<b>1,013,471</b>	<b>22%</b>
Centers for Medicare & Medicaid Services – Medicare Call Center	103,368	113,104	9%
U.S. Postal Service	639,151	612,882	-4%
Office of Personnel Management	19,416	15,015	-23%
Department of Education	47	32	-32%
Citizenship and Immigration Services	111,849	47,838	-57%
Department of Veterans Affairs – The Women Veterans Crisis Call Center	300	89	-70%
Department of Veterans Affairs – Veterans Benefits Administration Call Center	178,369	8,249	-95%

**Note:** Railroad Retirement Board did not track whether calls were abandoned in queue or menus. Therefore, data for the Railroad Retirement Board are also included in Table D–6.

**Table D–6: Calls Abandoned in Menus by Agency**

Agency	June 2019	June 2020	Percent Change
Internal Revenue Service	572,700	1,356,200	137%
Railroad Retirement Board	24,785	42,423	71%
Department of Labor – Occupational Safety and Health Administration	4,290	7,254	69%
<b>Social Security Administration</b> (see Appendix C, Table C–4)	<b>1,898,393</b>	<b>1,618,203</b>	<b>-15%</b>
Federal Housing Administration	6,528	2,399	-63%

**Note:** Data from the remaining agencies were either not applicable or not maintained. Railroad Retirement Board did not track whether calls were abandoned in queue or menus. Therefore, data for the Railroad Retirement Board are also included in Table D–5.

**Table D–7: Average Speed of Answer by Agency**

Agency	June 2019	June 2020	Change From June 2019
Department of Labor – Office of Public Affairs	12 seconds	38.7 minutes	38.5 minutes
Department of Labor – Employment & Training Administration	11 seconds	19 minutes	18.8 minutes
Railroad Retirement Board	6.2 minutes	24.4 minutes	18.2 minutes
Internal Revenue Service	11 minutes	24 minutes	13 minutes
<b>Social Security Administration – National 800-number (see Appendix C, Table C–8)</b>	<b>10.2 minutes</b>	<b>12.6 minutes</b>	<b>2.4 minutes</b>
Department of Labor – Occupational Safety and Health Administration	13 seconds	2 minutes	1.8 minutes
Centers for Medicare & Medicaid Services – Medicare Call Center	4.9 minutes	5.8 minutes	51 seconds
Federal Housing Administration	41 seconds	1.1 minutes	27 seconds
Department of Veterans Affairs – The Women Veterans Crisis Call Center	5 seconds	7 seconds	2 seconds
Department of Education	21 seconds	13 seconds	-8 seconds
<b>Social Security Administration – Field Offices (see Appendix C, Table C–8)</b>	<b>3 minutes</b>	<b>1.4 minutes</b>	<b>-1.6 minutes</b>
Office of Personnel Management	6 minutes	2.5 minutes	-3.5 minutes
U.S. Postal Service	15.2 minutes	10.5 minutes	-4.7 minutes
Citizenship and Immigration Services	23 minutes	7.1 minutes	-15.9 minutes
Department of Veterans Affairs – Veterans Benefits Administration Call Center	18.5 minutes	16 seconds	-18.2 minutes

**Table D–8: First Call Resolution by Agency**

Agency	June 2019 (Percent)	June 2020 (Percent)
Department of Labor – Employment & Training Administration	100.00%	99.83%
Department of Labor – Occupational Safety and Health Administration	99.97%	99.97%
Department of Labor – Office of Public Affairs	99.94%	99.85%
Federal Housing Administration	59.27%	60.29%
<b>Social Security Administration</b>	<b>82.30%</b>	<b>Not Measured</b>
U.S. Postal Service	46.35%	47.90%

**Note:** The remaining agencies did not track first call resolution.

**Table D–9: Customer Satisfaction by Agency**

Agency	June 2019 (Percent)	June 2020 (Percent)
Centers for Medicare & Medicaid Services – Medicare Call Center	95.00%	93.00%
Citizenship and Immigration Services	88.00%	94.00%
Department of Labor – Employment & Training Administration	95.84%	56.63%
Department of Labor – Occupational Safety and Health Administration	90.47%	75.95%
Department of Labor – Office of Public Affairs	94.67%	53.60%
<b>Social Security Administration</b>	<b>84.40%</b>	<b>Not Measured</b>
U.S. Postal Service	56.66%	73.72%

**Note:** The Federal Housing Administration measures customer satisfaction on a 6-point scale, with a score over 5.5 indicating a caller is “very satisfied.” The rating for June 2019 indicated a customer satisfaction score of “very satisfied” and a rating of “satisfied” for June 2020. Data from the remaining agencies were either not applicable or not maintained.

## **Appendix E – AGENCY COMMENTS**

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### **SOCIAL SECURITY**

#### **MEMORANDUM**

Date: March 9, 2021

Refer To: TQA-1

To: Gail S. Ennis  
Inspector General

A handwritten signature in blue ink that reads "Scott Frey".

From: Scott Frey  
Chief of Staff

Subject: Office of the Inspector General Draft Congressional Response Report, "The Social Security Administration's Telephone Services During June 2020" (A-05-20-50998) -- INFORMATION

Thank you for the opportunity to review the draft report. We appreciate the Office of Inspector General's acknowledgment of our ability to meet the challenges of providing telephone service to the public during the COVID-19 pandemic.

From the start of his term, Commissioner Saul's top priority has been to improve service to the public, emphasizing that when the public calls, we answer. At the onset of the pandemic, we adapted quickly to deliver timely telephone service, answering more calls with fewer busy messages in June 2020 than we did in June 2019. We know we have more work to do. Under Commissioner Saul's direction, we will continue to ensure our employees have the tools they need to improve the service we provide to the public, including those most vulnerable among us.

Please let me know if we can be of further assistance. You may direct staff inquiries to Trae Sommer at (410) 965-9102.



## Mission:

The Social Security Office of the Inspector General (OIG) serves the public through independent oversight of SSA's programs and operations.

## Report:

Social Security-related scams and Social Security fraud, waste, abuse, and mismanagement, at [oig.ssa.gov/report](http://oig.ssa.gov/report).

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