

Social *In*security:

SSA WORKERS STRUGGLE
WITH LOW WAGES AND
HEAVY WORKLOADS



STRATEGIC
ORGANIZING
CENTER

Social Insecurity:

SSA WORKERS STRUGGLE WITH LOW WAGES AND HEAVY WORKLOADS

ABOUT THE STRATEGIC ORGANIZING CENTER

The Strategic Organizing Center (SOC) is a mission-focused center developing strategies and implementing tactics on transformational campaigns that confront corporate power. We partner with workers and our affiliates—the Service Employees International Union (SEIU), Communication Workers of America (CWA), and the United Farmworkers of America (UFW)—who are united in building a strong, vibrant labor movement through organizing workers hungry for change. The SOC acts with workers and unions driving strategies and tactics that support many of the largest organizing initiatives being conducted in the United States today.

Learn more at thesoc.org



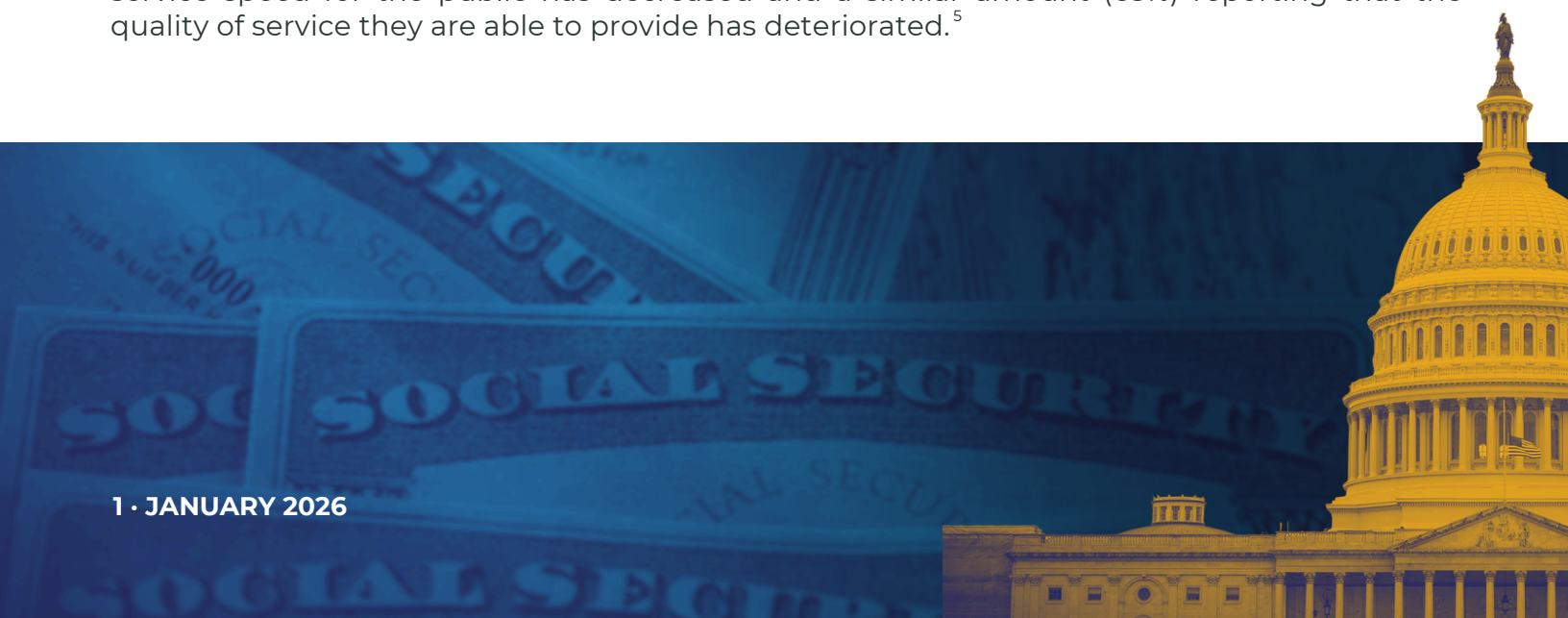
**STRATEGIC
ORGANIZING
CENTER**

INTRODUCTION

During the 43-day government shutdown in the fall of 2025, the vast majority of Social Security workers were categorized as “essential employees” and worked without pay, continuing to serve millions of Americans seeking access to their Social Security benefits.¹ Despite this “essential” status, due to these missed paychecks, Social Security workers reported dealing with eviction, car repossession or having to go without buying groceries.² At the time, one Social Security union leader observed, “I don’t think people realize how close [Social Security workers] live to the edge.”³

In response to the reports of significant economic struggles among Social Security workers, the Strategic Organizing Center (SOC) conducted an analysis of the wages of more than 36,000 frontline workers represented by the American Federation of Government Employees (AFGE) at the Social Security Administration (SSA).⁴ SOC’s analysis of SSA pay data found that more than half (54%) of frontline workers at the Social Security Administration are paid less than the living wage – the minimum geographic-specific income needed to afford a decent standard of living. In parallel, the SOC conducted a survey asking the same group of Social Security workers about their workloads and their ability to make ends meet, including during the government shutdown. SOC’s analysis of survey responses from more than 800 current Social Security Workers found that before the government shutdown, nearly two-thirds (63%) of Social Security workers reported struggling to provide at least one necessity for their own families. During the shutdown, more than 8 in 10 surveyed workers (82%) reported struggling to pay for basic expenses including housing, food and transportation.

SOC’s previous analyses have documented massive reductions in staffing levels in frontline roles at Social Security, and those survey results make it clear that these conditions are degrading services for Americans trying to access their Social Security benefits. An overwhelming majority of surveyed workers (84%) reported that their workloads have gotten worse over the past year. Worse workloads contribute to degrading the speed and quality of service to the public, with more than two thirds (70%) of surveyed workers reporting that service speed for the public has decreased and a similar amount (65%) reporting that the quality of service they are able to provide has deteriorated.⁵



SOC ANALYSIS: MAJORITY OF FRONTLINE SOCIAL SECURITY WORKERS ARE NOT PAID A LIVING WAGE

SOC analyzed Social Security workers' pay based on a list of more than 36,000 workers represented by AFGE as of August 2025. SOC compared each worker's reported pay rate on the federal general schedule (GS) pay scale with the estimated living wage rate from the Massachusetts Institute of Technology (MIT) Living Wage Institute for the worker's geographic location.⁶

Social Security workers' wages are set by law through the GS pay scale and adjusted annually either by Congress or by the President.⁷ While federal workers' unions bargain on a range of matters relating to working conditions, federal workers cannot bargain collectively over their wages or classifications.⁸

MIT's Living Wage Calculator defines the living wage as "what one full-time worker must earn on an hourly basis to help cover the cost of their family's minimum basic needs where they live while still being self-sufficient."⁹ SOC's analysis used the Living Wage Institute's estimate of a living wage for a single working parent with one child to best capture the experience of workers raising a family on a single salary. In SOC's survey, nearly two-thirds of Social Security worker respondents (63%) reported having at least one child or dependent, and of those with at least one dependent, nearly 75% of respondents reported that they were the primary income earner in their household.

SOC's analysis found that in August 2025, over half of Social Security workers represented by AFGE – 54%, or over 19,700 workers – were paid less than a living wage for their locality.

In a 2010 report, the Social Security Administration's Inspector General noted four job titles that were "crucial to providing service to the public" and had the highest numbers of employees: Social Insurance Specialist, Legal Administrative Specialist, Contact Representative and Legal Assistant.¹⁰

SOC's analysis, included in Table 1, shows that those four 'crucial' titles include thousands of workers who are paid less than a living wage for their locality. Among Contact Representatives, who answer phone calls from the public in both teleservice centers and field offices, nearly all workers (97%) are paid less than a living wage for their locality.

Table 1: Social Security Workers Paid Below Living Wage by Select Job Titles, August 2025

Job Title	Total Workers	Workers Not Earning a Living Wage	Share Not Earning a Living Wage
Social Insurance Specialist	19,178	6,139	32%
Contact Representative	8,246	8,025	97%
Legal Administrative Specialist	3,252	2,888	89%
Legal Assistant	1,459	1,411	97%

SOCIAL SECURITY WORKER SURVEY BACKGROUND

From December 17, 2025, to January 5, 2026, the SOC conducted an online survey of Social Security workers across the United States to gather insights into their experience working at the agency over the past year and how they are making ends meet. In total, 821 current Social Security workers participated in the survey, 86% of whom indicated that their job involves interacting directly with beneficiaries, either in-person, over-the-phone or virtually. Participants in the survey included workers in 45 states, Puerto Rico, and the District of Columbia. Survey respondents reported working in every major component of Social Security operations, including field offices (53%), teleservice centers (15%), payment centers and regional offices (10%) and hearing and appellate operations (9%). Survey respondents also represented a diverse array of time at the agency, with 30% of respondents reporting less than 5 years of experience at SSA and 51% reporting more than 10 years of service.

SURVEYED SSA WORKERS REPORT STRUGGLING TO AFFORD NECESSITIES

Social Security workers who responded to SOC's survey reported struggling to make ends meet with the pay from their federal job. Specifically, 63% of survey respondents indicated that in the 12 months prior to the government shutdown of 2025, they struggled to afford at least one necessity like rent or mortgage payments, utilities, food or car payments. That figure increased to 82% of survey respondents during the 2025 government shutdown. One in five Social Security worker respondents (20%) reported having an additional job or side business to supplement their wages from their Social Security job.

Low wages and economic challenges do not only affect Social Security workers, but also their families: Almost two-thirds of respondents have at least one dependent and of those, nearly three-quarters are the primary income earner in their households. Federal workforce data shows that the workforce at Social Security is made up of a higher percentage of women (66%) and people of color (56%) than the federal workforce as a whole (45% women and 40% people of color).¹¹ Women and people of color – particularly those who are the primary income earners in their households – are therefore disproportionately bearing the burden of low pay at Social Security.

82% of survey respondents indicated they struggled to afford at least one necessity like rent or mortgage payments, utilities, food, or car payments during the government shutdown.



SOCIAL SECURITY WORKERS REPORT INCREASED WORKLOAD AND STRESS, DEGRADED SERVICES

SOC's previous reports have documented the massive reductions in frontline Social Security staff that the Trump administration has carried out through resignation incentives and forced reassignments.¹²

Social Security workers responding to SOC's survey illustrated how these staffing changes have impacted service to the public. Asked to consider change over the past 12 months, a majority of surveyed Social Security workers report that services are slower for Americans (70%) and service quality has worsened (65%). Relatedly, an overwhelming majority report that their workloads over the same period were worse than before (84%). Understandably, while managing low pay and increased workloads, over 90% of Social Security survey respondents reported increased stress at work.

DESPITE ESSENTIAL WORK, SOCIAL SECURITY WORKERS FACE REAL PAY CUTS

Like many Americans, federal workers' pay is not keeping up with rising costs. Between 2011 and 2023, the purchasing power of federal salaries declined by over 9%.¹³

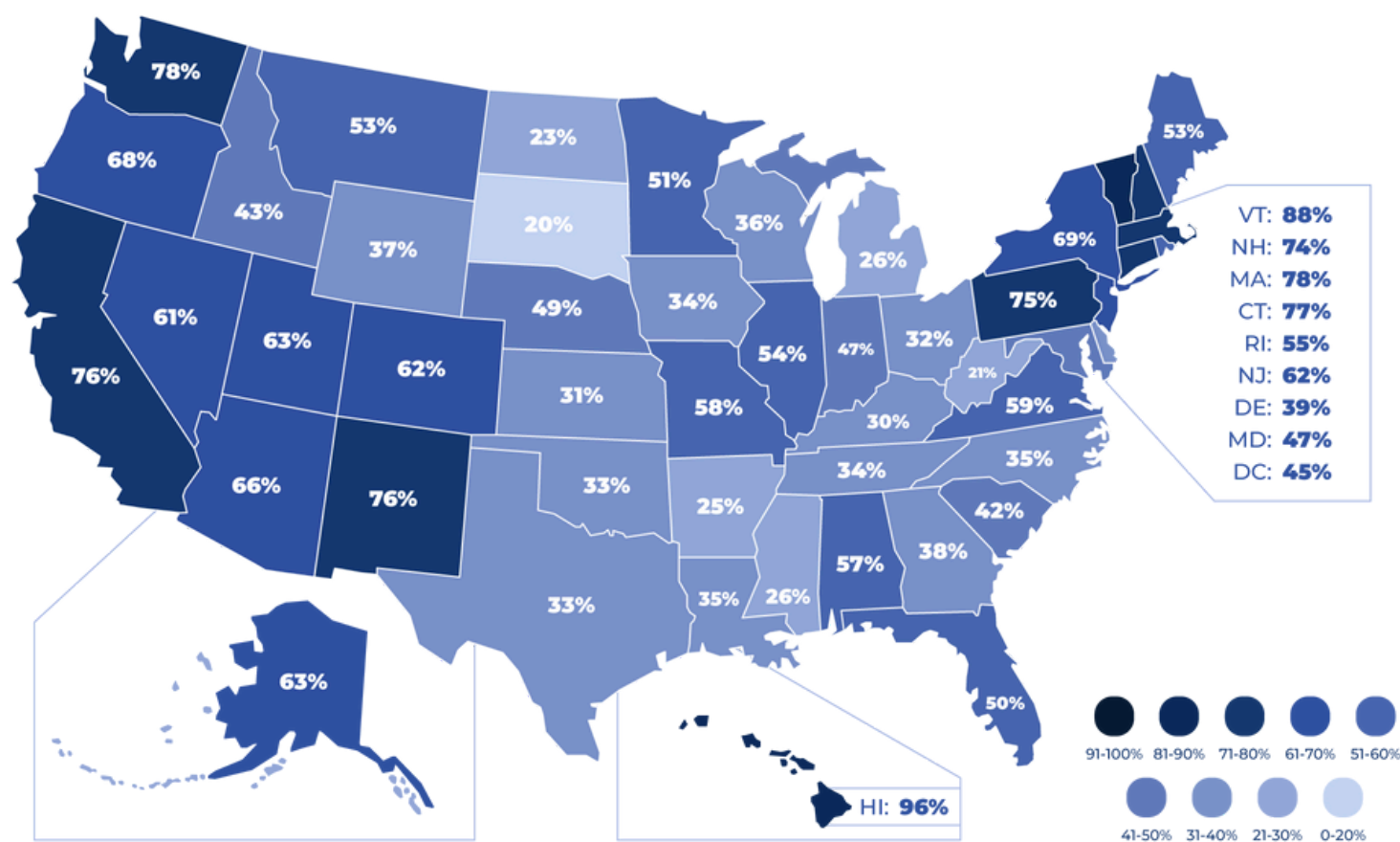
The Trump administration's actions are only making the situation worse for federal workers and their families. In December, President Trump finalized a 1% pay increase for civilian federal employees in 2026.¹⁴ That is the smallest pay increase for federal workers since 2021, which was the last year of Trump's first term, and does not include any adjustment to locality pay, which is the pay differential based on variations in the cost of living in different areas of the country. Meanwhile, the Federal Employee Healthcare Benefits Program (FEHB) increased healthcare premiums for participating federal workers by 12.3% in 2026 after a 13.5% increase in 2025 – a two-year increase that outpaces what many private employers and workers are experiencing.¹⁵

LOCALITY PAY IS INSUFFICIENT FOR SOCIAL SECURITY WORKERS IN HIGH-COST AREAS

The federal government provides locality pay to allow federal workers to provide services in higher-cost communities around the country, but that adjustment is often insufficient.¹⁶ Further, in 2026, federal workers will receive no update to their locality pay.¹⁷ This is a particular burden to workers in localities that have higher costs of living or where locality pay has already failed to keep up with costs, even in lower-cost areas. For example, in the Greater Birmingham, AL metropolitan area, the living wage is \$35.85 hourly and 65% of workers are paid less than a living wage.

In 25 states, especially across New England and on the West Coast, a majority of Social Security workers are paid less than a living wage. At least three-quarters of workers in Hawaii, New Mexico, California, Pennsylvania, Vermont, Massachusetts and Connecticut earn less than a living wage. Figure A shows the percentage of Social Security workers earning less than a living wage by state.

FIGURE A: SOCIAL SECURITY WORKERS PAID BELOW LIVING WAGE BY STATE, AUGUST 2025



SOC's analysis was not able to include SSA workers in Puerto Rico and other US territories due to a lack of available living wage data. SOC's analysis found that the distribution of wages among Social Security workers in these territories is similar to the rest of the workforce, suggesting that these workers may face similar difficulties with making ends meet.

EVEN AFTER DECADES OF SERVICE, VETERAN SOCIAL SECURITY WORKERS ARE NOT PAID A LIVING WAGE

Federal workers are known for their long careers, reflecting their commitment to public service and reinforcing a perception that federal jobs are more stable than their private sector equivalents. The median tenure of a federal government employee is 6.2 years, compared to the 3.5 year median job tenure for all US wage and salary workers.¹⁸ Yet SOC's analysis found that tenure at Social Security does not correlate with fair pay: 83% of workers with over 20 years of tenure at the agency are paid less than a living wage. Even among survey respondents with over 20 years of tenure at Social Security, over 17% reported working a second job and over half reported struggling to pay for necessities in the 12 months prior to the 2025 government shutdown.

Social Security workers responding to SOC's survey illustrated how these staffing changes have impacted service to the public. Asked to consider change over the past 12 months, a majority of surveyed Social Security workers report that services are slower for Americans (70%) and service quality has worsened (65%). Relatedly, an overwhelming majority report that their workloads over the same period were worse than before (84%). Understandably, while managing low pay and increased workloads, over 90% of Social Security survey respondents reported increased stress at work.

CONCLUSION

Social Security is an earned benefit and a critical safety net that keeps millions of Americans out of poverty.¹⁹ Social Security workers are responsible for ensuring that Americans can access their benefits when they need them. Yet SOC's analysis and survey found that many of the workers who support millions of Americans trying to survive are themselves regularly struggling to make ends meet. If Americans are serious about standing up to protect the Social Security program and its benefits, the country must invest in a professional frontline workforce that is properly staffed and paid living wages to deliver these critical services.



APPENDIX: METHODOLOGY

SOC's wage analysis uses the August 2025 AFGE Social Security General Committee bargaining unit list as its source for worker data and the 2025 General Schedule (GS) federal pay scale to determine each worker's estimated 2025 pay in dollars based on their GS scale placement and geocoded locality. SOC determined whether workers' pay met their local living wage rate by comparing their wages in dollars with the living wage rates estimated by the MIT Living Wage Institute's living wage calculator.²⁰ Where available, MSA data was used to determine a workers' geographic living wage. If there was no available MSA-specific living wage data, SOC instead used state-level living wage data. SOC's living wage analysis for SSA workers was based on the Living Wage Institute's living wage calculator's "one adult and one child" living wage bracket, to best capture the experience of workers raising a family on a single SSA salary.

SOC's analysis excluded AFGE bargaining unit members who had an uncertain wage or locality, since, in those instances, it is impossible to measure worker wages against local living wages. SOC's analysis was not able to include SSA workers in Puerto Rico and other US territories due to a lack of available living wage data. In addition, workers who were not actively working for the SSA – including furloughed workers – were also excluded. In total, 1,373 workers of the 37,716 on the AFGE bargaining unit list were excluded from this analysis.

ENDNOTES

- 1** Contingency Plan, Social Security Administration, Sept. 24, 2025: <https://www.ssa.gov/agency/shutdown/materials/contingency-plan-09-24-25.pdf>.
- 2** Eileen Sullivan, "The Shutdown Is Over. But for Federal Workers, the Anxiety Persists," *The New York Times*, Nov. 13, 2025: <https://www.nytimes.com/2025/11/13/us/politics/shutdown-federal-workers-aftermath.html>
- 3** *Ibid.*
- 4** AFGE's Social Security bargaining unit includes 37,716 non-management, non-supervisory staff. SOC's analysis included 36,343 of those workers, excluding workers who had an uncertain wage or locality, or for whose locality living wage data was not available. Throughout this analysis, we use the term "Social Security workers" or "Social Security employees" to refer to the analyzed subset of bargaining unit employees.
- 5** "Social Security's Staffing Crisis: Field Offices Report Widespread Losses Amid Rising Demand for Services," The Strategic Organizing Center, Jul. 2025: <https://thesoc.org/wp-content/uploads/2025/08/July-SOC-SSA-Report.pdf>; "Doing Less with Less: How the Trump Administration is Hollowing Out Social Security's Frontline Workforce," The Strategic Organizing Center, Dec. 2025: <https://thesoc.org/wp-content/uploads/2025/12/December-SOC-SSA-Report.pdf>.
- 6** Living Wage Institute, last accessed Jan. 7 2025: <https://livingwage.mit.edu>
- 7** "Federal Pay Plans," United States Marines, accessed Jan. 7, 2025: <https://www.hrom.marines.mil/New-Employees/Working-for-the-Federal-Government/The-Federal-Merit-Pay-System/Federal-Pay-Plans/>
- 8** "Collective Bargaining FAQ," AFGE, accessed Jan. 7, 2025: <https://www.afge.org/leaders-activists/government-employee-resources/collective-bargaining/collective-bargaining-faq/>.
- 9** "Frequently Asked Questions," Living Wage Institute, accessed Jan. 6, 2026: <https://livingwage.mit.edu/pages/faqs>
- 10** "Mission-Critical Occupation Core Competencies Evaluation Report," Social Security Administration Office of the Inspector General, May 2010: <https://oig-files.ssa.gov/audits/full/A-13-08-28099.pdf>
- 11** "A Profile of the 2023 Federal Workforce," Partnership for Public Service, accessed Jan. 6, 2026: <https://ourpublicservice.org/fed-figures/a-profile-of-the-2023-federal-workforce/>; "Annual Statistical Supplement, 2024," Social Security Administration, accessed Jan. 7, 2025: <https://www.ssa.gov/policy/docs/statcomps/supplement/2024/2fl-2f3.html#table2.f2>.
- 12** "Social Security's Staffing Crisis: Field Offices Report Widespread Losses Amid Rising Demand for Services," The Strategic Organizing Center, Jul. 2025: <https://thesoc.org/wp-content/uploads/2025/08/July-SOC-SSA-Report.pdf>; "Doing Less with Less: How the Trump Administration is Hollowing Out Social Security's Frontline Workforce," The Strategic Organizing Center, Dec. 2025: <https://thesoc.org/wp-content/uploads/2025/12/December-SOC-SSA-Report.pdf>.
- 13** "Making the Case for an 8.7% Pay Raise Next Year," AFGE, accessed Jan. 6, 2026: <https://www.afge.org/media-center/publications/the-government-standard/may-june-2023/making-the-case-for-an-87-pay-raise-next-year/>.
- 14** Drew Friedman, "Trump finalizes 1% federal pay raise for 2026," Federal News Network, Dec. 18, 2025: <https://federalnewsnetwork.com/pay/2025/12/trump-finalizes-1-federal-pay-raise-for-2026/>.
- 15** Phil Galewitz, "After Shutdown, Federal Employees Face New Uncertainty: Affording Health Insurance," KFF Health News, Nov. 26, 2025: <https://kffhealthnews.org/news/article/federal-worker-health-insurance-fehb-premiums-increases/>.
- 16** "Current and Potential Alternatives for Locality Pay Methodology," US Government Accountability Office Report to the Committee on Armed Services, House of Representatives, Apr. 2025: <https://files.gao.gov/reports/GAO-25-107788/index.html>.
- 17** Drew Friedman, "Trump finalizes 1% federal pay raise for 2026," Federal News Network, Dec. 18, 2025: <https://federalnewsnetwork.com/pay/2025/12/trump-finalizes-1-federal-pay-raise-for-2026/>.
- 18** "TED: The Economics Daily," Bureau of Labor Statistics, Jan. 7, 2026: <https://www.bls.gov/opub/ted/2025/median-tenure-with-current-employer-was-3-5-years-in-private-sector-in-january-2024.htm>.

ENDNOTES

19 Kathleen Romig, “Social Security Lifts More People Above the Poverty Line Than Any Other Program,” Center on Budget and Policy Priorities, Jan. 21, 2025: <https://www.cbpp.org/research/social-security/social-security-lifts-more-people-above-the-poverty-line-than-any-other>.

20 “Living Wage Calculator,” Living Wage Institute, accessed Dec. 11, 2025: <https://livingwage.mit.edu/>.



**STRATEGIC
ORGANIZING
CENTER**