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Protect Your Social Security Benefits As DOGE Cuts 7,000 SSA Jobs, Closes Offices

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The Social Security Administration's downsizing may lead to longer wait times, but experts stress that benefits remain intact. Learn key steps to manage your account and avoid potential service disruptions.

By: Robert Powell, CFP, and Mary Helen Gillespie

Rumblings from Washington regarding Social Security Administration (SSA) staff cuts, office closings and other abrupt changes probably won’t impact your monthly benefits but experts say you should still follow best practices to manage your account and protect your retirement financial plans.

The SSA last week announced it would cut 7,000 of its 60,000 jobs plus close field offices and reduce regional offices as part of President Donald J. Trump’s mandate to reduce government waste and costs via the newly-named Department of Government Efficiency (DOGE) initiatives.

For 72.5 million Social Security beneficiaries, mostly retirees and children, their allies and Democratic lawmakers, this news sparked concerns about payment disruptions and service slowdowns.

The No. 1 action that current and future retirees should take, if you haven’t already, is to create a *my*SocialSecurity account online at ssa.gov. According to Michael Piper, CPA, PFC, this holds true regardless of the staffing cuts and other SSA changes.

“Creating an account protects you from the possibility of somebody else fraudulently creating an account in your name. It also allows you to check the SSA’s record of your earnings history, to make sure there are no errors,’’ Piper said. “Errors are not common, but they do happen sometimes, especially if a person has two jobs — or a job and a side gig — for a given year. And the sooner you catch an error, the better.”

It’s free to establish a personalized *my*SocialSecurity account, whether you receive SSA benefits or not. You can use your account to verify earnings, request a replacement Social Security card, check the status of an application, estimate future benefits or manage the benefits you already receive.

Martha Shedden, president and co-founder of the National Association of Registered Social Security Analysts, said there are three ways to check your earnings record via your *my*SocialSecurity account:

- **The SSA Statement pdf.** “This is NOT the most useful way to see your entire earnings record though since early decades of annual earnings are lumped together.”
- **Your entire earnings history.** This will show all the years you contributed individually.
- **An XML data file.** “That is very useful to be used as input into a Social Security software analysis.’’

Shedden also said that you should “download and store print copies of all three versions” of your earnings records” and recommends keeping your Social Security card and a copy in separate secure locations, noting “Not in your wallet!”

Both Shedden and Piper strongly advised that the SSA downsizing should not induce folks who delayed filing for Social Security in order to collect their highest benefits to suddenly do so.

According to Piper: “Staffing cuts should not affect a person’s decision of when to file for benefits. Staffing cuts would likely mean greater wait times on the phone or at an office, but that should not be the sort of thing that you allow to sway one of the more important financial decisions in your life.”

Shedden also stressed caution, saying that you should only expedite filing your claim if you have considered all the “financial ramifications” to your retirement financial planning because claiming earlier than you expected also means your benefit will be lower.

Need help for yourself or a loved one navigating the Social Security journey? Sheddon suggests using the database at www.rssa.com/find-an-rssa to find nearby Registered Social Security Analyst — financial professionals and advisers with additional Social Security-specific education and expertise — to assist you.

Here are other free resources:

- AARP Social Security Resource Center provides easy-to-understand guides, calculators, and articles on Social Security strategies. Itsr Social Security Benefits Calculator helps retirees determine the best time to start claiming benefits for maximum financial security.

- National Academy of Social Insurance (NASI) is a nonpartisan organization that conducts research and publishes reports on Social Security policy. Its resources help retirees understand how Social Security fits into broader retirement planning and how potential policy changes might impact their benefits.
- **Center for Retirement Research at Boston College** provides in-depth studies, reports, and tools on Social Security and retirement planning. Its "Squared Away" blog and Social Security Claiming Guide offer practical advice on when and how to claim benefits to maximize retirement income.

Take charge of your Social Security retirement benefits through knowledge and proactive planning, rather than worry and uncertainty.

"In short, staffing cuts are likely to create all sorts of challenges in terms of dealing with the SSA (longer wait times, longer wait to get an appointment, longer delay in written correspondence, etc.)," Piper said. "But the best practices before (both in terms of dealing with the SSA and in terms of filing decisions) are still the best practices. Now you'll just need even more patience."