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Is Your Social Security Data Safe?

Admin User · February 5, 2026

Should you be concerned about the privacy of your Social Security data? The experts say, “Yes!”

By Marcia Mantell

It was like a gut punch to hear two former Social Security Commissioners, along with five other Social Security experts, say we should be concerned about privacy issues and data breaches with the Department of Government Efficiency (DOGE) mucking around in the complex Social Security technical computer systems.

In fact, former Commissioner Michael Astrue (served 2007 – 2013) carefully chose his words: “We should be petrified about privacy and data theft.”

Former Commissioner Martin O’Malley (served throughout 2024) added that there is now no leadership at Social Security with cybersecurity expertise for these particular systems. The top three experts quit in the last couple of weeks.

National Academy of Social Insurance panelists sound the alarm

These comments and concerns were shared at an open forum in Washington, D.C. and via a live webinar on Thursday, March 13, 2025.

The CEO of the NASI, Rebecca Vallas, moderated a panel of Social Security experts, advocates, and leaders from across the political spectrum. These long-tenured experts in all facets of Social Security have been raising concerns about the implications of the sweeping changes and staffing cuts at the Social Security Administration.

The session titled, “Recent Changes at the Social Security Administration: What’s at Stake for Customer Service” featured an all-star lineup, in addition to the two former Commissioners, of expert, bipartisan panelists:

- Kathleen Romig, Center on Budget and Policy Priorities
- Jason Fichtner, Academy Senior Fellow

- Jen Burdick, Community Legal Services
- Joel Eskovitz, AARP

Losing 7,000 employees at the SSA is a low-ball estimate

“If we’re decimating the staff, people won’t get access to get their earned benefits,” Kathleen Romig stated. She further explained that all of us who will get benefits sooner or later don’t magically receive them. There is a process for vetting each individual, a gathering of information and original documents, and a benefit calculation required. A trained, qualified, actual person at the SSA must handle every request for benefits.

Commissioner O’Malley estimated that some 40% to 45% of current Social Security workers are already retirement-eligible. These employees are particularly likely to say goodbye. They are being offered a “buy out” that includes salary for the rest of the year, plus some “bonus” money to leave immediately. Heck, why would they stay on a sinking ship?

He thinks the 7,000 cut of SSA personnel is a low-ball estimate, and wouldn’t be surprised to see 10,000 employees take the money and run.

Commissioner Astrue noted in particularly stark terms that this kind of disruption will not only force employees out, but the best employees and those with the intellectual knowledge and expertise will leave quickly. “This is not going well, and will get worse,” is his point of view of the destruction going on thanks to Elon Musk and DOGE.

Adding fuel to the fire

If you think Americans ages 50 and older aren’t deeply concerned about their data protection and Social Security benefits, you would be incorrect. Joel Eskovitz from AARP said they have been hearing from some members—to the tune of hundreds of thousands of AARP members swamping the phone lines and sending emails. Their concern is extremely serious.

Jen Burdick, a lawyer at the Community Legal Services in Philadelphia, assists some of our most vulnerable citizens access Social Security Disability and Supplemental Social Insurance benefits. She noted there is a hiring freeze, and all overtime has been curtailed as critical expertise walks out the door. The result will be adding months to the already painfully slow average 8-month wait time for a decision on an SSDI claim.

In the most blunt assessment of what’s been happening at the SSA, Jason Fichtner noted that DOGE is cutting the very things that would improve efficiency. “Looking for efficiency is a fine objective. But if you were charged with such a task, you would have a strategic plan. Or a business plan with specific goals. Or a plan-plan. But this is a disaster.”

Steps to help protect your Social Security data

1. **Set up your online Social Security account.** You’ve heard it from every Social Security advocate and in every article: Set up your online mySocialSecurity account. If you have dragged your heels so far, do it now! Set your account up whether you are still working, have not yet claimed benefits, or if you have already claimed benefits.
2. **Download your most current statement.** Next, if you have not yet claimed benefits, download your most current statement with your current benefit estimates including your 2024 wages. Save a digital copy along with a printout. This is more for your own peace of mind, and a convenient record of your earned benefit. Otherwise, it would be a trip through 35, 40 or 45 years of tax returns in the event of a dispute.
3. **Find and download your complete earnings history.** Behind the login in your mySocialSecurity account, you’ll see a section/box labeled “Eligibility and Earnings.” Under the green bars indicating how many work credits you’ve earned, there is a link called “Review your full earnings record now.” Make sure you download your complete earnings history. The earnings on your statement is incomplete, showing only about the last 15 years.

Read more about how these critical steps help protect your personal data in Protect Your Social Security Benefits As DOGE Cuts 7,000 SSA Jobs, Closes Offices. And watch Retirement Daily daily for updates on the drama unfolding at the Social Security Administration.

More ways to help protect your financial future during this tumultuous time

- **DO NOT click on any links in emails.** Social Security will send you emails if you have signed up for the blog or information from the actuaries. Or they may send you a generic-looking email with information that your statement has been updated with new wage information. That’s great, but stop clicking on the links. Type in the address or go directly to SSA.gov and find your way to the information.
- **Set up 2-factor authentication on all financial accounts.** It’s a pain in the neck to stop to find your phone and retrieve a secret code every time you want to check your bank account or pay a credit card. Oh well. That’s what you need to do. Set up the two-step authentication on every important financial and healthcare account from brokerage accounts to credit unions, your electronic healthcare records account and mortgage bank,

etc.

- **Reset all passwords on your financial accounts.** You've heard it before. But now you really need to do this. Change or update all passwords on all financial and healthcare accounts. Best practices from cyber protection experts say you need 18-character or longer crazy passwords with uppercase letters, lowercase letters, numbers, and symbols. Use a password manager. And stop using your kids' or pets' names!

Call your Senators and Congressperson. As important as it is to do all you can to protect your data, it's also critical you call your representatives. They need to hear from you about your concerns. You likely won't get a real person, but rather a voicemail. Calling is the best way to get your concerns up to the folks in Congress. (Emails and letter writing fall to the bottom of the priority by the staffers as so much information is coming into the offices.)

Let your representatives know you are concerned about privacy breaches at Social Security and the data security of your identity. If not you, then who will raise the alarm?

About the author: Marcia Mantell

Marcia Mantell is the founder and president of Mantell Retirement Consulting, Inc., a retirement business and education company. She's author of "What's the Deal with Retirement Planning for Women," "What's the Deal with Social Security for Women," "Cookin' Up Your Retirement Plan," "Creating Your Medicare Recipe," and blogs at BoomerRetirementBriefs.com.