



KRIS MAYES
ATTORNEY GENERAL

OFFICE OF THE ARIZONA ATTORNEY GENERAL
STATE OF ARIZONA

May 19, 2025

VIA CERTIFIED MAIL

Frank Bisignano
Commissioner, Social Security Administration
6401 Security Blvd.,
Woodlawn, MD 21207

Re: Request for immediate remedial action in response to SSA service disruptions in Arizona

Dear Commissioner Bisignano:

On behalf of the State of Arizona, I urge the Social Security Administration (SSA) to take immediate measures to address an ongoing service crisis that is harming residents and undermining core state functions. Since launching a public reporting portal in March 2025, my office has received hundreds of alarming submissions from constituents describing widespread benefit suspensions, prolonged delays, and a near-total collapse in access to SSA assistance. [*Attention Arizona: Report Social Security Disruptions*](#), ARIZONA ATTORNEY GENERAL KRIS MAYES (last visited May 10, 2025). These are not isolated disruptions or temporary backlogs. Rather, the scale and severity of the problems reflect a systemic breakdown inconsistent with federal law and detrimental to the well-being of Arizona's most vulnerable residents.

The SSA must change course to comply with the law and serve the vulnerable seniors and others who depend on Social Security. Specifically, the agency should (1) restore same-day in-person access to field offices for individuals responding to official notices or reporting theft, loss, or nonreceipt of benefits; and (2) reinstate comprehensive telephonic services for essential transactions, including direct deposit updates.

I. The SSA's central role and its impact on State programs.

Congress intended and designed the SSA to operate as a federal-state partnership. *Aldrich v. Schweiker*, 555 F. Supp. 1080, 1086 (D. Vt. 1982) (quoting S.Rep. No. 408, 96th Cong., 2d Sess. 55, reprinted in 1980 U.S. Code Cong. & Ad. News 1277, 1333) (Social Security utilizes a "basic Federal-State structure"). As such, the SSA plays an indispensable role

in the lives of Arizonans. Since its inception in 1935, the agency has served as a critical lifeline for retired workers, individuals with disabilities, low-income seniors, and dependent children. [Social Security History](#), SSA (last visited May 12, 2025). Its programs are vital to the financial security of more than 1.5 million Arizona residents who receive Social Security benefits ([OASDI Beneficiaries by State and County: 2023](#), SSA, at 1 [last visited May 12, 2025]), as well as the 135,132 Arizonans receiving Social Security Disability Insurance (SSDI) ([Annual Statistical Report on the Social Security Disability Insurance Program, 2023](#), SSA, at 30 [October 2024]) and the 111,825 receiving Supplemental Security Income (SSI) ([Congressional Statistics: December 2023](#), SSA [last visited May 12, 2025]). For many of these individuals, Social Security benefits are the only thing standing between them and poverty. In addition, numerous state-level benefits and services are inextricably intertwined with and dependent upon SSA infrastructure and operations.

II. Root causes of the crisis: Misleading public narratives and institutional cutbacks.

The current crisis appears to be the product of both external misinformation and internal retrenchment. In early 2025, public figures including President Trump and Elon Musk asserted that the SSA was riddled with fraud, millions of centenarians were improperly receiving payments, and that the entire program functioned as a “Ponzi scheme.” D. Trump, *Joint Address to Congress* (Mar. 4, 2025), excerpt available [here](#); D. Winkie, [Elon Musk on Joe Rogan calls Social Security a ‘Ponzi scheme,’ sparking Dem concerns over key benefit](#), USA TODAY (Mar. 3, 2025). These claims are not supported by available data. The SSA’s Office of the Inspector General has found that less than one percent of benefits paid between 2015 and 2022 were improper, and most of those errors were due to administrative issues, not fraud. [IG Reports: Nearly \\$72 Billion Improperly Paid; Recommended Improvements Go Unimplemented](#), SSA, OIG (Aug. 19, 2024). Indeed, in February 2025, former Acting SSA Commissioner Dudek admitted that, although many beneficiaries do not have a date of death on record, “[t]hese individuals are not necessarily receiving benefits.” [Press Release: Statement from Lee Dudek, Acting Commissioner, about Commitment to Agency Transparency and Protecting Benefits and Information](#), SSA (Feb. 19, 2025).

Nevertheless, these false narratives have driven significant internal restructuring. For example, the SSA has reportedly disbanded offices, including the Office of Transformation and the Office of Civil Rights and Equal Opportunity (N. Alms, [Social Security shuts its civil rights and transformation offices](#), GOVERNMENT EXECUTIVE [Feb. 26, 2025]), and has reduced its workforce to approximately 50,000—the lowest level in five decades. L. Rein, [Social Security faces thousands more job cuts even with service in tailspin](#), THE WASHINGTON POST (Apr. 4, 2025). Further reductions in regional staffing, particularly in areas critical to technology and claims processing, are reportedly under consideration. J. Healy et al., [‘Just a Mess’: Staff Cuts, Rushed Changes and Anxiety at Social Security](#), NEW YORK TIMES (Apr. 8, 2025). One particularly disruptive measure—a phone-based anti-fraud screening policy rolled out in April—slowed retirement claim processing by 25 percent despite producing almost no evidence of wrongdoing. N. Alms, [DOGE went looking for phone fraud at SSA—and found almost none](#), NEXTGOV (May 15, 2025). Internal documents reveal that of more than 110,000 phone claims reviewed, only two were flagged as probably fraudulent, and even those are not confirmed. *Id.*

This pattern of resource depletion and reactive policymaking has led to cascading operational failures that threaten compliance with legal obligations and undermine public access to basic services.

III. Violations of federal law.

A. Failure to provide benefits.

Federal statutes and regulations require the SSA to pay benefits promptly and without unjustified operations once eligibility is established. *E.g.*, 42 U.S.C. §§ 402, 423, 1381a; 20 C.F.R. §§ 404.310, 404.316, 416.501. However, my office’s reporting portal has captured numerous instances of serious lapses. Among the reports we received, 91 individuals stated they have not received their expected benefits, nine experienced delayed payments, and seven identified underpayments. At least four individuals were erroneously listed as deceased on the Death Master File, resulting in abrupt and unjustified benefit suspensions.

These failures have had severe consequences. An elderly Arizona couple, facing bankruptcy due to overwhelming cancer-related medical bills, wrote: “We depend on our Social Security... and it never came. We may be evicted soon. Help, please!!”

B. Denial of In-Person Access.

The law also requires SSA to provide in-person interviews to individuals responding to notices or reporting theft, loss, or nonreceipt of benefits. 42 U.S.C. §§ 405(t), 1383(e)(6). My office’s portal shows that at least 32 individuals were denied access to in-person help at SSA field offices. One resident recounted: “They cut off my SSI. I tried going in and sat there for over an hour with a ticket. When they called my number, [the SSA employee] said, ‘You can’t talk to me without making an appointment.’ I’ve been trying the number and sit on hold for hours—then I get hung up on.”

Many residents described an endless loop of service failures: digital systems crash, prompting calls; phone systems fail, prompting visits; field offices then require appointments that can only be made by phone. At least 174 Arizonans reported excessive phone wait times, some up to seven hours. This compounding dysfunction was vividly illustrated in a recent New York Times article chronicling the line forming before dawn outside the Glendale SSA office. J. Healy et al., *[‘Just a Mess’: Staff Cuts, Rushed Changes and Anxiety at Social Security](#)*, NEW YORK TIMES (Apr. 8, 2025). When the doors opened, SSA employees distributed flyers instructing those waiting to leave and schedule appointments by phone. *Id.* “I’ve called for days!” one woman cried. *Id.* “We came from a long ways away,” another added, to no avail. *Id.*

IV. Systemic Operational Breakdowns.

Beyond the legal violations described above, my office has received reports of additional operational failures that exacerbate barriers to access and magnify the human consequences of administrative dysfunction. While these may stem from internal agency decisions, their real-world impact is immediate, far-reaching, and harmful.

Foremost among these issues is the collapse of SSA's telephonic and digital infrastructure. Following the elimination of the Office of Transformation and significant reductions in public-facing staff, SSA's website has become unreliable, frequently crashing or rejecting login attempts. A. Higham, [*Social Security Responds to Website Crash*](#), NEWSWEEK, (Apr. 8, 2025). Residents attempting to upload documentation or update account information online have encountered persistent technical failures. At the same time, reduced staffing has rendered the phone system nearly unusable. L. Rein & H. Natanson, [*Long waits, floods of calls, web crashes: Social Security is breaking down*](#), THE WASHINGTON POST (Mar. 25, 2025). Among the reports we reviewed, 174 residents cited phone hold times of up to seven hours, while 193 reported being unable to access SSA's online portal.

These issues disproportionately affect elderly, disabled, and low-income individuals—precisely those most reliant on SSA programs and least equipped to navigate complex digital systems. One Arizonan wrote: “I was on hold for a total of 7 hours one day to try to give my new check routing number... because my check was returned to Social Security. No one answered.”

Further compounding these challenges, SSA has reportedly eliminated the ability to complete basic transactions, such as updating bank deposit information, by phone. Konish, [*Social Security Administration updates information on new anti-fraud measures for benefit claims*](#), CNBC (Apr. 9, 2025). This forces many individuals to appear in person to resolve matters that were once easily handled remotely. For those with serious health conditions, limited mobility, or transportation barriers, this policy shift renders critical services functionally inaccessible. Several individuals reported having their checks returned or suspended solely because they were unable to update outdated account information.

These cumulative failures are not merely administrative inefficiencies; they constitute a full-scale service crisis with ripple effects on public health, financial security, and legal compliance. Arizona cannot administer state-level programs effectively when its residents are systematically cut off from the federal agency tasked with providing core income support. The consequences are profound and growing.

I urge you to take immediate, concrete steps to restore lawful and effective service delivery.

Commissioner Bisignano
May 19, 2025
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Sincerely,



Kris Mayes
Attorney General