



# FRIDAY ALERT



Alliance for Retired Americans

815 16th Street, NW, Fourth Floor • Washington, DC 20006 • 202.637.5399

[www.retiredamericans.org](http://www.retiredamericans.org)

Spanish version: [www.alianzadejubilados.org](http://www.alianzadejubilados.org)

December 5, 2025

## Administration Wants to Cut the Number of Visits to Social Security Field Offices in Half and Force Beneficiaries to Get Help Online

There are more Social Security beneficiaries now than at any other time in history, straining an already under-resourced and understaffed Social Security Administration (SSA).

Documents revealed this week show that even more pressure is coming next year, as the Administration aims to slash field office visits next year by a whopping 50 percent, [according to Nextgov/FCW](#). Given the total number of in-person visits to field offices this year – 31 million – the number of in-person visits would decrease to about 15 million if the plan goes forward. Officials also want to push more services online and reorganize claims processing work so that less of it happens in field offices.

During his confirmation hearing, SSA Commissioner **Frank Bisignano** reassured lawmakers that even though he wants to implement new technology at the agency, he would work to ensure beneficiaries can still access services in the form that works best for them, either in-person, on the phone, or online.

His assurance is out of sync with what's actually happened at SSA over the past year. The agency has been plagued by persistent understaffing resulting from cuts instigated by the Department of Government Efficiency (DOGE) and the decision to shift 1,000 SSA employees from field offices to answering the 1-800 number in July. Officials also [launched and then rescinded](#) identity proofing requirements that would have ended phone services for benefit claims and rolled out an AI chatbot on phone lines that beneficiaries have consistently described as difficult to use.

"Between staffing reductions, more restrictive documentation requirements for Americans to get assistance on the phones, and rapid reorganization of offices around the country, it's difficult to see how this goal will lead to anything other than worse service and more challenges at Social Security," said Sen. **Ron Wyden** (OR).

"Older Americans shouldn't have to jump through hoops to access their hard earned benefits or get customer service support," said **Robert Roach, Jr.**, President of the Alliance. "Making it more difficult to visit SSA field offices because of deliberate and unwarranted staff cuts is absolutely outrageous. We must fight back."

**TAKE ACTION:** [Send a message](#) to your member of Congress now telling them to co-sponsor and vote for the *Keeping Our Field Offices Open Act* (H.R. 1876). [All Americans should be able to visit a Social Security field office in person when they need to.](#)

## Save the Date: Alliance National Membership Meeting in April 2026



The Alliance is pleased to invite you to join our National Membership Meeting next April at the recently renovated [Sahara hotel](#) in Las Vegas, Nevada.

Come celebrate the Alliance's 25th anniversary and chart the Alliance's path forward in fighting for retirement security and older Americans!

**The event begins with a late afternoon welcome reception on Monday, April 27 and will continue through Thursday, April 30.** Attendees will elect the Alliance's officers, participate in special workshops, learn about emerging issues and what's at stake in the 2026 elections, and how to grow our retiree activism.

More information, including registration details, will be announced in early January. In the meantime, please contact Joni Jones at [jjones@retiredamericans.org](mailto:jjones@retiredamericans.org) or call 888-373-6497 with any questions.

[Click here to sign up for updates as more information becomes available.](#)

## New Survey Finds Wealthier Americans Have Higher Satisfaction as they Age

New research [examines](#) ties between income and quality of life for older Americans. Those with higher incomes experience a higher quality of life compared to their middle and lower income peers. Criteria included physical, mental, and cognitive well-being.

More than half of high-income individuals, defined as a household income greater than \$155,600, reported satisfaction as they aged, compared to fifty percent of middle income individuals and less than half of lower income individuals.

The study also found that younger adults who are still working are less confident about their future retirements than Baby Boomers who are about to or have already retired. Women, people of color,

and adults under 50 were especially concerned about future financial stability, with a majority in each group stating they were only “somewhat confident” or “not too or not at all confident” about retirement.

In contrast, people over the age of 65 across all income brackets were likely to say they were confident about their current and future health.

“This research shows that we still have a long way to go in making sure that every American can retire comfortably and with dignity after a lifetime of work,” said **Richard Fiesta**, Executive Director of the Alliance. “We can take steps to tackle this inequality by strengthening Social Security and increasing benefits and working to expand access to union jobs and traditional pensions for more American workers.”

### ***KFF Health News: Health Savings Accounts, Backed by GOP, Cover Fancy Saunas but Not Insurance Premiums***

**By Amanda Seitz**

With the tax-free money in a health savings account, a person can pay for eyeglasses or medical exams, as well as a \$1,700 baby bassinet or a \$300 online parenting workshop.

Those same dollars can’t be used, though, to pay for most baby formulas, toothbrushes — or insurance premiums.

President Donald Trump and some Republicans are pitching the accounts as an alternative to expiring enhanced federal subsidies that have lowered insurance premium payments for most Americans with Affordable Care Act coverage. But legal limits on how HSAs can and can’t be used are prompting doubts that expanding their use would benefit the predominantly low-income people who rely on ACA plans.

The Republican proposals come on the heels of a White House-led change to extend HSA eligibility to more ACA enrollees. One group that would almost certainly benefit: a slew of companies selling expensive wellness items that can be purchased with tax-free dollars from the accounts.

There is also deep skepticism, even among conservatives who support the proposals, that the federal government can pull off such a major policy shift in just a few weeks. The enhanced ACA subsidies expire at the end of the year, and Republicans are still debating among themselves whether to simply extend them.

[Read more here.](#)