



SOCIAL SECURITY
Office of Finance and Management

September 24, 2025

This document sets forth the contingency plan of the Social Security Administration (SSA) to continue activities during a potential lapse in Federal appropriations and resulting partial shutdown of agency operations.

Lapse Plan Summary Overview	
Estimated time (to nearest half day) required to complete shutdown activities:	<i>0.5 days</i>
Total number of agency employees expected to be on board before implementation of the plan:	<i>51,825</i>
Total number of agency employees expected to be furloughed under the plan (unduplicated counts):	<i>6,197</i>
Total number of employees to be retained under the plan for each of the following categories (may include duplicated counts):	
Compensation is financed by a resource other than annual appropriations:	<i>149</i>
Necessary to perform activities expressly authorized by law:	<i>1</i>
Necessary to perform activities necessarily implied by law:	<i>45,251</i>
Necessary to the discharge of the President's constitutional duties and powers:	<i>0</i>
Necessary to protect life and property:	<i>228</i>
	<i>45,628</i>
Brief summary of significant agency activities that will continue during a lapse:	
<i>We will continue activities critical to our direct-service operations and those needed to ensure accurate and timely payment of benefits. Please refer to Enclosure 1 for additional information.</i>	
Brief summary of significant agency activities that will cease during a lapse:	
<i>We will cease activities not directly related to the accurate and timely payment of benefits or not critical to our direct-service operations. Please refer to Enclosure 1 for additional information.</i>	

We are excepting about 45,600 employees from furloughs under applicable exceptions to the Antideficiency Act. The functions of the excepted employees will remain largely the same as those described in our most recent plans. We are excepting staff to support our information technology (IT) programmatic applications and infrastructure and our fraud prevention activities related to the timely and accurate payment of benefits to the public. Since our current appropriation extends the period of availability for dedicated program integrity funds to 18 months, any program integrity funds carried over would be available during a lapse in appropriations beginning the following fiscal year. See Enclosure 2 for our estimated total employee count by agency component and a brief description of the functions excepted employees from each component will perform in the event of a partial shutdown. This

document further explains our legal basis for conducting those functions during a partial shutdown.

During a lapse in appropriations, we must cease all activities for which our annual funding has expired, unless an exception to the Antideficiency Act applies. *See* 1980 and 1981 Opinions from Attorney General Civiletti (1980 and 1981 Opinions). Three exceptions apply to our work: the wind-down activities exception, the protection of life and property exception, and the Necessary Implication exception. *See id.* With respect to the wind-down exception, Attorney General Civiletti explained that, “[F]ederal officers [may] incur those minimal obligations [during a lapse in appropriations] necessary to closing their agencies.” 1980 Opinion. In 1981, Attorney General Civiletti advised that Federal agencies may obligate funds during a lapse under the protection of life and property exception by showing a “reasonable necessity” of the funded activity to ensure the safety of human life or protection of property. 1981 Opinion. Attorney General Civiletti also opined that the Necessary Implication exception allows a limited number of Government functions funded through annual appropriations to continue despite a lapse in their appropriations because the lawful continuation of other activities necessarily implies that these functions continue as well. *Id.*

In 1995, the Department of Justice, Office of Legal Counsel (OLC), issued a memorandum specifically noting that the activities necessary for disbursing Social Security benefits that “operate under indefinite appropriations” are examples of activities permitted by necessary implication. Further, the 1995 OLC memorandum extended the Necessary Implication exception to those functions performed by one agency necessary to support the funded functions of another agency.

Funding for the programs under Titles II, XVI, and XVIII of the Social Security Act will continue, even in the event of a lapse in appropriations. Indefinite trust funds supply Title II and Title XVIII benefits. General revenues fund Title XVI payments. However, the current appropriation funds those payments through the first quarter of the following fiscal year. Because there is funding to pay these benefits, the Necessary Implication exception allows us to perform those activities needed to ensure that benefits are accurately and timely paid, despite a lapse in appropriations. Our continuing functions related to making accurate payments during a lapse in appropriations is consistent with our previous contingency plan and is legally justified under the 1981 Opinion that permits us to “continue the administration of the program[s] to the extent of the remaining benefit funding.”

The enclosed charts detail the critical functions we would continue during a lapse in annual appropriations lasting between one and five days. Should a partial shutdown last longer than five days, we would reevaluate the number of excepted employees performing such functions and possibly increase the number of excepted employees as we did during the 2013 shutdown. Under the Necessary Implication exception, we will except only those employees critical to our direct-service operations and those employees whose work and oversight are critical to support those operations. Specifically, with respect to the Office of Disability Adjudication, we will except decision writers, administrative law judges, and support staff necessary to conduct hearings. We will also retain a limited number of SSA employees and necessary law enforcement agents from our Office of the Inspector General under the protection of life and

property exception. We anticipate allowing employees to conduct orderly wind-down activities for no more than four hours on the first day of a lapse in appropriations consistent with the guidance of your office.

If we have a lapse in appropriations, we will encourage the disability determination services (DDS) to continue limited services during a lapse under the Necessary Implication exception with the understanding that we will reimburse the DDSs for their work once we receive funding. However, because DDS employees are State employees, we cannot direct the States to except or furlough their employees during a lapse. Each State will have to determine whether it can maintain limited DDS operations and pay its employees during a lapse.

Once we received restored appropriations, we will resume normal operations by:

- Notifying employees that the shutdown furlough has ended and that they are to return to work on a specified date;
- Providing supervisors with flexibility regarding leave and attendance issues if employees encounter problems returning to work on the day specified;
- Ensuring that IT systems are running smoothly for employees returning to work; and
- Resuming program activities related to grants and contracts and other fiscal and financial matters.

We will keep your office informed about any other actions required to resume normal operations after a shutdown. We are committed to ensuring that, consistent with the constraints of a partial shutdown, we conform with applicable law, regulation, and guidance, yet continue to serve the American people in these difficult times.

Tom Holland
Chief Financial Officer

Enclosures

Social Security Administration Contingency Plan – Fiscal Year 2026

Status of Service Activities During a Funding Lapse

To promote service to the public and fiscal responsibility, we will implement the following plans:

Operations Frontline Activities	
Continued Activities	Discontinued Activities
<ul style="list-style-type: none"> ▪ Application for benefits (including appointments; limited data exchanges and record corrections, including claims-related earnings, for mandatory benefits) ▪ Request for appeals (reconsiderations, hearings, Appeals Council) ▪ Post-entitlement actions that impact payment (e.g., changes of address, Supplemental Security Income (SSI) living arrangement changes, non-citizen verification/changes, direct deposit, death inputs, remittances for overpayments and administrative fees) ▪ Non-receipts and critical payments ▪ Payee changes ▪ Direct contact reinstatement of benefits ▪ Issuance of original and replacement Social Security cards ▪ Prisoner activities—only beneficiary-initiated reinstatement of benefits ▪ SSI non-medical redeterminations and continuing disability reviews (CDR) (<i>We will notify components at the time of a lapse as to the availability of program integrity funds.</i>) ▪ CDR-related appeals ▪ Critical information technology (IT) support for daily processing activities ▪ IT acceleration work supported by the extended availability of the Technology Modernization Fund¹ ▪ Fraud prevention activities 	<ul style="list-style-type: none"> ▪ Benefit verifications ▪ Earnings record corrections and updates unrelated to the adjudication of benefits ▪ Payee accountings ▪ Prisoner activities—suspension ▪ Requests from third parties for queries ▪ Freedom of Information Act (FOIA) requests ▪ IT enhancement activities, public relations, and training ▪ Replacement Medicare cards ▪ Overpayments processing

¹ IT acceleration work is led by the Chief Information Officer.

State Disability Determination Services Activities	
Continued Activities	Discontinued Activities
<ul style="list-style-type: none"> ▪ Initial claims, including terminally ill, compassionate allowances, quick disability determinations, dire need, and wounded warriors ▪ Reconsiderations ▪ Critical IT support for daily processing activities ▪ CDRs (<i>We will notify components at the time of a lapse as to the availability of program integrity funds.</i>) ▪ CDR-related appeals ▪ Assistance requests for hearings 	<ul style="list-style-type: none"> ▪ End-of-line quality assurance reviews, IT enhancements activities, public relations, and training

Hearings and Appeals Activities	
Continued Activities	Discontinued Activities
<ul style="list-style-type: none"> ▪ Hearing cases ▪ Deciding cases ▪ Drafting relevant notices for claimants ▪ Preparing electronic records for claimants and representatives ▪ Identifying missing evidence and developing the record ▪ Exhibiting case files for administrative law judges ▪ Decision writing ▪ Screening cases for on-the-record decisions ▪ Scheduling hearings ▪ Providing critical IT support for daily hearings ▪ Hearing appeals ▪ Deciding appeals ▪ Docketing and tracking new cases ▪ Adding new medical and vocational experts ▪ Conducting quality assurance review activities related to allowances ▪ CDRs (<i>We will notify components at the time of a lapse as to the availability of program integrity funds.</i>) ▪ CDR-related appeals 	<ul style="list-style-type: none"> ▪ Conducting quality assurance review activities other than those related to allowances ▪ Processing bias complaints from claimants and representatives ▪ Responding to congressional inquiries regarding support for casework on constituent hearings and appeals ▪ Conducting all activities dependent on Operations support, including enrollment of appointed representatives for eFolder access ▪ Responding to FOIA requests and public inquiries ▪ Providing training and IT support or enhancements for hearing offices

SSA Staff On Duty Exceptions and Furloughs for a Government Shutdown Lasting 5 Days or Less Estimated Numbers as of September 9, 2025						
Office	Total ¹	Required for Wind-down	Exceptions ²	Authority for Exceptions	Furloughs	Explanation for Exceptions
Actuary	45	45	3	Necessary implication	42	Executive leadership necessary for wind-down activities and coordination of actuarial work related to the lapse in funding
Chief Information Officer ³	2,591	2,507	694	Necessary implication; other funds	1,897	Critical information technology infrastructure; programmatic and end user support; cybersecurity; activities for annual/electronic wage reporting; and Technology Modernization Fund projects
Commissioner	11	11	4	Necessary implication	7	Executive leadership necessary for wind-down activities and continuity of operations
Communications	32	30	4	Necessary implication	28	Organizational guidance and executive leadership on all communications-related issues, including Press Office, web, and social media support
Disability Adjudication	7,148	7,134	6,719	Necessary implication	429	Hearing and deciding cases; decision writing; work necessary to support and conduct hearings; and processing of disability claims and appeals.
Financial Management	679	674	224	Necessary implication; protection of life and property; other funds	455	Health and safety; budget and contract support for excepted activities; and benefit payment certification.
Human Resources	286	276	21	Necessary implication	265	Payroll, benefits, and personnel policy support
Human Resources - Reasonable Accommodations	171	171	156	Necessary implication	15	Accommodations under the Rehab Act to employees who provide benefits to the public and to members of the public who need accommodations
Law and Policy	792	782	81	Necessary implication; protection of life and property	711	Headquarters and regional offices for legal support and litigation; policy support of payment of benefits and reimbursable work; labor relations; communication with Congress
Operations: Field Offices, Processing Centers, and Digital Services	37,395	37,333	35,899	Necessary implication; other funds	1,496	Frontline work
Risk and Quality	1,861	1,861	1,462	Necessary implication; protection of life and property	399	Detecting, deterring, and mitigating fraud; pre-effectuation reviews of disability allowances
Security and Resiliency	372	372	99	Protection of life and property; other funds	273	Security and emergency management
Total	51,383	51,196	45,366		6,017	

¹ Total staff counts (FTP, temp, other) estimated for October 1, 2025. Financial Management (116) and Security and Resiliency (19) staffing counts include delegations (135). Advisory Board count of 13 is not included. Staffing totals include 203 individuals who accepted the Deferred Resignation option and will separate between October 1, 2025 and December 31, 2025.

² Chief Information Officer exception count includes work by employees on a less than full-time basis for projects funded by the Technology Modernization Fund.

³ Includes Core Business Solutions and IT Operations and Technology and Customer Products.