



OVERVIEW OF OUR FISCAL YEAR 2025 PERFORMANCE RESULTS

How We Manage Performance

Performance Framework: The *Government Performance and Results Modernization Act of 2010* (GPRMA) describes how agency plans, priorities, and goals align with presidential terms and broader Federal efforts.

Setting goals and measuring our performance are vital to our success. For fiscal year (FY) 2025, in alignment with Presidential Executive Orders and Office of Management and Budget (OMB) guidance, we identified three strategic focus areas further detailed in our [President's FY 2026 Budget Request](#):

- Improve Customer Service;
- Fight Fraud and Waste; and
- Optimize and Empower the Workforce.

Planned Performance: In January 2025, we published our [Annual Performance Report \(APR\) for FY 2024](#) that provides our actual performance results for achieving the Strategic Goals and Objectives in our [Agency Strategic Plan](#) from the prior Administration.

In June 2025, we published our [Annual Performance Plan \(APP\) for FY 2026 and Revised Performance Plan for FY 2025](#) as part of the [President's FY 2026 Budget Request](#). The APP outlines our revised focus and tactical plans to improve the customer experience for all Americans to access their benefits in-person, over the phone, and online. The budgeted workloads published in our APP correspond to the key workload measures in the [FY 2025 Operating Plan](#).

Actual Performance and Program Results: We update the APR after the close of the fiscal year to provide performance results for the previous fiscal year. We expect to publish the final APR containing our actual FY 2025 results and FYs 2026–2027 planned performance on our [website](#) in March 2026.

This *Agency Financial Report* summarizes our key initiatives, overall performance results, and financial activities we conducted to carry out our mission in FY 2025. The following table shows our operating expenses by strategic focus area:



FY 2025 Operating Expenses by Strategic Focus Area
(Dollars in Millions)

Strategic Focus Area	Operating Expenses
Improve Customer Service	\$12,255
Fight Fraud and Waste	\$2,499
Optimize and Empower the Workforce	\$580

Priorities: In support of the GPRMA, we established three Agency Priority Goals (APG), which are 24-month goals reflecting our top priorities. We routinely review our progress and take actions to improve our outcomes, promote innovation, and deliver favorable results.

For FYs 2024–2025, our APGs were:

1. Improve Initial Disability Claims.
2. Improve the National 800 Number Service.
3. Improve the Supplemental Security Income Program.

These near-term goals improve outcomes, setting the stage for improved customer experience and efficiency. We set ambitious targets to improve service for each of these APGs. We are adjusting procedures, policies, and maximizing the resources we have, to improve services.

Please visit [Performance.gov](#) for more information on our APG goals, progress, results, and how we focus leadership priorities to drive progress and change.



Remember! You Can Access Our Services Online

Our [online services](#) allow you to request a replacement Social Security card (in most States), print a benefit verification letter, and more—from anywhere and from any of your devices!



Summary of Fiscal Year 2025 Performance

This section provides a high level overview of progress made in our FY 2025 agency-driven performance measures and targets established in our published [APP for FY 2026 and Revised Performance Plan for FY 2025](#). We highlight the approaches we used to achieve our FY 2025 performance measure results, outline some of the challenges we faced meeting these targets, and provide an analysis of our performance.

Our budget drives the level of service we can deliver, including systems improvements and staffing to stay current with our workloads. While we face multiple challenges to restore service delivery to the standards both we and the public expect, we are working diligently to do so within our resource levels.

For FY 2025, we used 12 performance measures to track progress toward meeting our revised performance targets. Overall, we met our targets for 9 of the 10 performance measures with available data. Final data for 2 of the remaining performance measure targets were not available at the time we published this report. The unavailable data results are indicated as to be determined (TBD).

For more information on our FY 2025 performance, please see our FY 2025–2027 APR, which we expect to publish in March 2026.



Improve Customer Service

Our customers' needs are evolving, and we are using technology to serve them efficiently in the manner they want to be served. We seek to optimize the experience of our customers by providing timely, accurate, and efficient access to our services, while improving the public's experience with our services and programs. In FY 2025, we have made significant process in the following areas:

Online Services: We are committed to delivering excellent service to the public by leveraging advanced technology and promptly addressing customer needs at the first point of contact. The most convenient way for customers to access our services is through their *my Social Security* account, which offers immediate access to important information and tools, allowing customers to make the most of their time. To better serve our customers, we upgraded our website to provide uninterrupted, around-the-clock access to *my Social Security*. This enhancement eliminated 29 hours of scheduled downtime each week, ensuring the public has unrestricted access to their information whenever they need it. In FY 2025, we increased the total *my Social Security* accounts to more than 97.3 million. The growth in accounts, combined with our increased engagement on the benefits of doing business online, enabled a nearly 20 percent increase in online transactions this year compared to 2024.

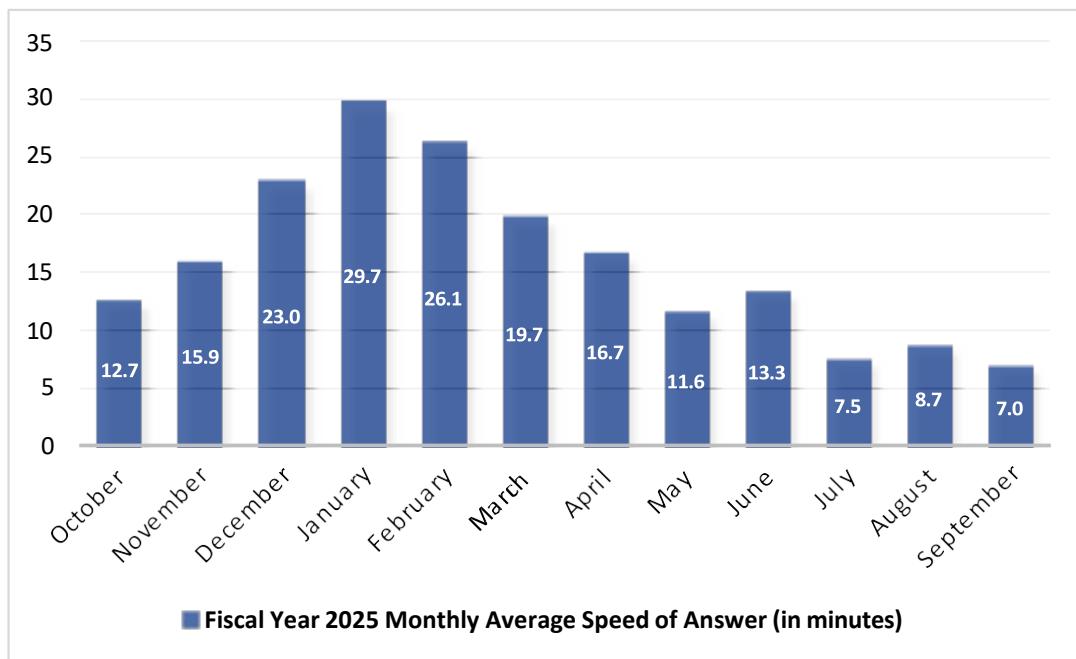
Increase the number of successfully completed online transactions

FY 2025 Target	FY 2025 Results
Estimated target of 451 million	528.1 million

Telephone Service: We have modernized our National 800 Number Network (N8NN) to deliver more reliable, efficient, and accessible telephone service to the public. In FY 2025, we completed the transition to a new cloud-based phone system for all field offices. As a result, our N8NN and field offices are now on the same unified platform, which has improved call handling, reduced wait times, and enhanced customer satisfaction. For our N8NN, we enabled features such as improved callback options, artificial intelligence-powered self-service, multi-language support, and a streamlined interactive voice response system. We reduced the N8NN average speed of answer to a low of 7 minutes in September. Today, answer times on the N8NN are in the single digits while serving twice as many customers on average each day this year compared to the prior year. We also achieved a nearly 0 percent busy rate in September 2025 while handling over 3.5 million calls.



National 800 Number Average Speed to Answer



Disability Processing Times: In FY 2025, we took swift action to implement changes in technology, performance management, and business processes to address this service crisis. We made bold, transformative organizational changes to align all disability functions under one component to improve efficiency. We reduced the initial disability claims backlog to the lowest in three years, bringing it down to about 885,000 people awaiting a decision. We also made significant investments in disability case processing technology, including expanding our network of electronic medical evidence partners and enhancing the use of Intelligent Medical Language Analysis Generation to convert evidence in electronic disability folders into machine-readable text. These advancements increase productivity and generate cost savings. By leveraging advanced technological tools and implementing a portable workload strategy, we are addressing staffing inconsistencies, reducing long customer wait times, and mitigating capacity shortages often faced by our disability determination services partners. Identifying innovative and meaningful ways to support the States enables us to better serve the millions of people who apply for disability benefits each year.

Modernize evidence acquisition systems to drive increased electronic medical evidence volumes through a multi-channel strategy

FY 2025 Target	FY 2025 Results
Acquire 58% of electronic medical evidence	Acquired 60.4% of electronic medical evidence



The following table summarizes our FY 2025 performance measure targets and results that support our customer service efforts:

Improve Customer Service Performance at a Glance

Performance Measure	FY 2025 Target	FY 2025 Result (Actual)	Performance Status
Improve user experience for SSA's website	Achieve an 80% or greater satisfaction score for customers using SSA's website	Achieved 80.1% satisfaction score for customers using SSA's website	● Met
Collect customer feedback	Achieve a 2% increase in customer satisfaction based on the baseline customer experience scores for priority service designations established in FY 2024 (Retirement: 93.1%, Disability: 76.3%, iSSNRC: 91.3%)	Retirement: 89.7% Disability: 72.7% iSSNRC: 89.1%	● Not Met
Increase the number of successfully completed online transactions	Increase the number of successfully completed online transactions by 10 million over the prior year (estimated target of 451 million)	528.1 million	● Met
Modernize evidence acquisition systems to drive increased electronic medical evidence volumes through a multi-channel strategy	Acquire 58% of electronic medical evidence	Acquired 60.4% of electronic medical evidence	● Met
Improve Processing Center (PC) Old-Age, Survivors, and Disability Insurance Claims Timeliness²	Achieve a PC timeliness rate of 91.3%	Achieved a PC timeliness rate of 92.2%	● Met
Improve PC Administrative Law Judge³ (ALJ) Favorable Reversals	Achieve a timely ALJ favorable decision PC processed rate of 97.8%	Achieved a timely ALJ favorable decision PC processed rate of 97.9%	● Met

² Retirement, Survivors, and Health Insurance claims processed in time for initial payment or within 10 days of receipt is considered timely. Disability claims processed in time for initial payment or within 16 days of receipt is considered timely.

³ ALJ favorable reversals processed by the PCs within 60 days are considered timely.



Fight Fraud and Waste

As public servants, we have the responsibility to carefully safeguard taxpayer dollars. That means making sure that every dollar is spent wisely, and that we are making the right spending decisions today to prepare for the future. We continuously seek ways to do business better by improving payment accuracy, enhancing fraud prevention and detection, and applying sound management principles to everyday work.

Payment Accuracy: Our employees are dedicated to protecting Social Security and ensuring that eligible individuals receive the benefits to which they are entitled. We take seriously our responsibility to increase payment accuracy and reduce errors in both the Old-Age, Survivors, and Disability Insurance (OASDI) and Supplemental Security Income (SSI) programs. Our most recent payment accuracy report found that OASDI benefit payments were 99.79 percent free of overpayments and 99.93 percent free of underpayments, while 89.97 percent of all SSI payments were free of overpayments and 98.45 percent were free of underpayments.

To further reduce errors and strengthen program integrity, we implemented several key initiatives in FY 2025. Payroll Information Exchange launched in the second half of FY 2025, which automates wage reporting and reduces manual wage entry and reporting delays that can lead to improper payments. We updated disability-related forms to simplify and clarify questions, making it easier for beneficiaries and employers to provide accurate information. Our efforts also included enhanced identity proofing, comprehensive employee training, and targeted anti-fraud initiatives such as cooperative disability investigations and the expansion of Special Assistant United States Attorneys. These actions reflect our ongoing commitment to proper stewardship of taxpayer resources and to ensuring that Social Security benefits are delivered accurately and efficiently.

OMB Circular A-123, Appendix C, *Requirements for Payment Integrity Improvement*, defines “High-Priority” programs as all programs with improper payments resulting in monetary loss that exceed \$100,000,000 annually. Our Old-Age and Survivors Insurance, Disability Insurance, and SSI programs meet the definition of High-Priority programs. See the Payment Integrity section of this report or PaymentAccuracy.gov for additional information on our program integrity efforts.

Social Security Fairness Act (SSFA): In July 2025, we announced that we had completed sending over 3.1 million payments, totaling over \$17 billion, to beneficiaries eligible under the SSFA, five months ahead of schedule. When the SSFA became law on January 5, 2025, we identified about 2.8 million current Social Security beneficiaries whose benefits were reduced because of the Windfall Elimination Provision or Government Pension Offset, including firefighters, police officers, teachers, and other essential public servants. Through technology automation and prudent resource management, we successfully completed actions on these beneficiaries’ records, delivering for the public well ahead of the original year or more estimate.

Promote Efficiency and Reduce Costs in Procurement: As we focused on driving down costs, we reduced our contract and grant spending, as noted in [our press release](#). In FY 2025, we terminated and descoped nearly \$286.9 million in unnecessary contracts and grants. We will reinvest those savings into technology to better serve the public.



The following table summarizes our FY 2025 performance measure targets and results that support our stewardship efforts:

Fight Fraud and Waste Performance at a Glance

Performance Measure	FY 2025 Target	FY 2025 Result (Actual)	Performance Status
Improve the integrity of the Supplemental Security Income Program by focusing our efforts on reducing overpayments	94.00% (OP)	Results available summer 2026	TBD
Maintain a high payment accuracy rate by reducing overpayments in the Old-Age, Survivors, and Disability Insurance Program	99.80% (OP)	Results available summer 2026	TBD
Ensure the quality of our decisions by achieving the State disability determination services decisional accuracy rate for initial disability decisions	97% decisional accuracy	Achieved 97.8% decisional accuracy	● Met
Identify and eliminate non-critical contracts and grants	Achieve a cost avoidance of \$180 million	Achieved a cost avoidance of \$286.9 million ⁴	● Met
Reduce our real property footprint	Achieve a 250,000 USF reduction	Achieved a 316,869 USF reduction	● Met



Scammers Are Pretending to be Government Employees
The Social Security Administration will never threaten, scare, or pressure you to take an immediate action.
DO NOT BE FOOLED! IF YOU RECEIVE A SUSPICIOUS CALL:
DO NOT give them money or personal information!
Report the scam at OIG.SSA.gov.
For more information, visit our Antifraud Facts [website](#).

⁴ Includes cost avoidance obtained in FY 2025 for both FY 2025 and future fiscal years.



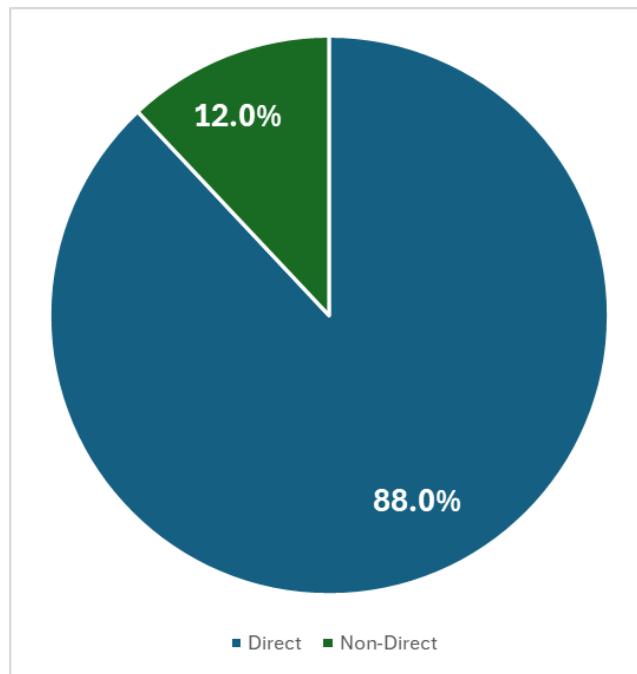
Optimize and Empower the Workforce

To deliver core mission services as our customer base grows, we continue to transform and empower our workforce to deliver outstanding service to every American. We realigned our employees to meet direct service challenges and support our frontline workers with technology and automation that dramatically shift the speed and accuracy with which we process our work.

Workforce and Organizational Realignment: With a renewed focus on our mission-critical service for the American people, we returned employees to the office full time and began reshaping our organization in FY 2025 to increase accountability. With these changes, we right-sized our workforce to fulfill statutorily-defined functions and complete program integrity work to protect taxpayer dollars. We realigned our workforce through large-scale restructuring to increase staff in our direct-service operations, streamlining our headquarters and regional structures, and consolidating similar functions across offices. We placed highly-qualified professionals in direct-service positions and provided them with the necessary tools to serve the public effectively. Many of these employees have years of experience in different types of positions across the agency, making them a tremendous asset in direct-service positions.

In the second half of FY 2025, we deployed approximately four percent of our field office staff (or 1,000 employees total) to assist with calls to the N8NN. Field office managers have the flexibility to rotate these staff members in and out of N8NN call duty, as needed, to support field office operational needs. At the same time, we were able to double the amount of work taken out of the field offices relative to the work added by that N8NN change by re-directing calls and other workloads from field office employees to employees in support units or by handling calls through automation.

FY 2025 Percentage of Employees in Direct vs Non-Direct Service





Employee Support Tools: We are focused on providing our employees with technical training and better electronic tools to assist them with serving our customers more effectively and efficiently. In FY 2025, we rolled out our Agency Support Companion, a generative Artificial Intelligence (AI) chatbot designed to assist with content creation, content summarization, and research tasks. We also completed the nationwide rollout of our Hearing Recording and Transcription system that automates transcripts through generative AI, which enhances business efficiency by allowing employees to dedicate more time to hearings and other priority workloads.

The following table summarizes our FY 2025 performance measure target and result that support our workforce efforts:

Optimize and Empower the Workforce
Performance at a Glance

Performance Measure	FY 2025 Target	FY 2025 Result (Actual)	Performance Status
Optimize our workforce	Increase full-time permanent employees in direct-service components to 88% of total staff	88% of total staff in direct-service components	● Met



Looking Forward – Facing Our Challenges

We recognize that outdated technology and business processes present significant challenges and impediments to meeting the needs of both our customers and employees. Addressing these obstacles is essential to delivering the high-quality service the public expects and supporting our dedicated workforce. Our digital-first strategy is designed to overcome these barriers by introducing modern, innovative solutions that will transform how we operate.

By embracing a digital-first approach, we are better positioned to meet the evolving demands of our customers—who increasingly prefer to do business with us online—while also revolutionizing the tools and processes available to our employees. These improvements are already driving measurable gains in productivity and efficiency, ultimately resulting in significant savings for the American taxpayer.

Building on our recent progress, we are modernizing our information technology infrastructure, transforming employee support systems, and rapidly expanding automation and self-service options for our customers. These initiatives are delivering tangible results: lowering unit costs, increasing productivity, and allowing us to reinvest savings into enhanced service delivery and program integrity.

The Administration has challenged us to fulfill our statutory responsibilities in the most cost-effective manner possible. In response, our IT investments are generating substantial savings in areas such as postage, rent, and personnel. We are deploying new technology across our customer contact and case processing systems, leveraging artificial intelligence to streamline workflows, and automating routine tasks. Through technology and innovation, we are not only meeting but exceeding our service and productivity goals, while delivering meaningful savings for the American taxpayer.

We remain steadfast in our commitment to serving our customers how they want to be served—whether in-person, online, or through other channels. Guided by customer preferences and feedback, we are dedicated to providing accessible and responsive service to all. Looking forward, these preferences will continue to guide us as we work to fulfill our mission and deliver high-quality service to the American public.

