A MESSAGE FROM THE COMMISSIONER



For more than 90 years, Social Security has helped older Americans, families coping with loss, and people with disabilities live with dignity. We support more than 330 million individuals with active Social Security numbers (SSN) and paid more than $1.7 trillion in benefits in fiscal year (FY) 2026. As the nation's largest service provider, our mission remains clear: deliver timely and accurate service through our digital-first capability while meeting customers where they choose—online, by phone, or in our field offices.

This *Executive Overview* clearly shows how we are driving transformational improvements and achieving historic results across the agency since my confirmation. We will continue making progress based on our FY 2026–2030 *Agency Strategic Plan*, which guides our work through three goals: Be the Premier Service Provider, Preserve and Protect Public Resources, and Enhance the Employee Experience and Productivity. We provide additional information on our FY 2026 progress towards meeting these goals in the *Key Performance Results* section.

Be the Premier Service Provider

FY 2026 was a year of significant service improvement. Customers increasingly chose the convenience of online and telephone service, which now accounts for 96 percent of all contacts. With expanded 24/7 digital access through *my* Social Security, by eliminating 29 hours of weekly downtime, we enabled approximately 10.5 million additional logins during previously unavailable hours. Online services grew to more than 105 million *my* Social Security accounts and 571 million online transactions—a 29.5 percent increase over FY 2024.

Our digital-first strategy and expansion of automation and self-service options enable more customers to complete their business with zero wait time. Customers can use digital tools to get answers, complete transactions, submit documents securely, and apply for benefits without waiting for an office visit.

Telephone service improved sharply as well. Simplified menu options, better call routing, and clear automated self-service options help customers resolve routine matters immediately and connect more quickly with trained employees when personal assistance is needed. As a result, our National 800 Number average speed of answer fell from 28 minutes in FY 2024 to 5.6 minutes, an almost 80 percent reduction, and the busy rate was zero for the last six months of the fiscal year.

Field office traffic declined to nearly 30 million visitors, an 8.1 percent decrease from FY 2024. Overall average field office wait times fell to 20.6 minutes, down over 30 percent. Fewer routine visits mean more time for staff to conduct in-person interviews and resolve complex cases.

We also improved disability services. Through targeted technology investments and collaboration across our workforce and partners, we reduced the initial disability claims pending by nearly 23 percent—from a record high of nearly 1.2 million in FY 2024 to 911,000. We also lowered disability hearing wait times by 72 days from FY 2024, to 270 days, reaching historic lows.

Preserve and Protect Public Resources

Service and stewardship go hand in hand. We are committed to preserving and protecting Social Security and ensuring that all eligible individuals receive their benefits. We consistently maintain more than 99 percent payment accuracy for Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI), collectively referred to as OASDI.

We strengthened the Supplemental Security Income (SSI) program by appointing the first executive lead for SSI and established an SSI Improvement team to provide dedicated program oversight and transform the service we provide to SSI recipients. In FY 2026, we targeted key causes of SSI payment error, including undisclosed assets and wages. We expanded the Access to Financial Institutions tool to require bank account verification before adjudication and payment. We also began monthly wage verifications through our Payroll Information Exchange. These measures allow us to identify and correct issues earlier–before they become improper payments, burdensome overpayments, or debts that must later be recovered. Preventing errors before payment is better for beneficiaries, better for taxpayers, and less costly for the agency.

Our new Risk and Quality, and Security and Resiliency offices are strengthening the integrity of SSN records, fraud prevention, cybersecurity defenses, and protection against internal threats. For the first time, we began systematically reconciling the SSN database by updating citizenship information, removing records for deceased individuals, and verifying identity data. We corrected nearly 15 percent of all active SSNs, adding 17 million previously missing dates of death, and updating approximately 25 million records that lacked citizenship information, while implementing stronger internal controls to prevent future data-entry inaccuracies.

We are committed to operating a pristine control environment. In FY 2026, based on our internal tracking, we closed Inspector General recommendations representing more than $16 billion in savings compared to the end of FY 2024, reduced unimplemented recommendations from nearly $18 billion to about $2 billion at the end of FY 2026, and decreased open Inspector General and Government Accountability Office recommendations from 211 in FY 2024 to just 95, a 55 percent reduction.

We also streamlined operations and continued driving efficiencies in our physical footprint. In FY 2026, we submitted notices of intent to the General Services Administration to reduce our real property footprint by 1,986,516 usable square feet (USF). Once executed, these reductions have the potential to generate over $70 million in annualized cost avoidance.

Enhance the Employee Experience and Productivity

These improvements are possible because of the skill, commitment, and innovation of SSA employees. We are aligning our resources, technology, and staffing with our mission and service goals, to better meet the needs of the people we serve.

Our people-focused platform is creating a flatter, more agile organization that brings leadership closer to day-to-day operations, strengthens accountability, and empowers employees to make timely decisions. New executive roles—including the agency's first Chief of Security and Resiliency and Chief Risk Officer—support stronger oversight, payment accuracy, debt recovery, fraud prevention, and cybersecurity.

We are also improving productivity by matching work to employee expertise, using technology to simplify customer interactions, and deploying flexible staffing models as work changes. Enhanced call routing for survivor benefits, for example, connects customers more quickly with knowledgeable employees. I established the Field Office Advisory Council and ongoing dialogue with frontline staff ensure that operational improvements are informed by the people closest to the work. Together with merit-based hiring, performance accountability, and recognition of top performers, these efforts position the workforce to deliver timely, accurate, and high-quality service to the public.

I am proud to report that SSA received an unmodified audit opinion on our financial statements for the 33rd consecutive year. Our internal assessments confirm that the financial and performance information contained in this report is complete, reliable, and accurate. There were no material weaknesses in our internal controls.

FY 2026 demonstrates what focused management, modern technology, and a committed workforce can achieve: substantially better service, greater accuracy, fewer repeat contacts, lower operating costs, and stronger protection of the public's trust.

Respectfully,



Frank J. Bisignano

Baltimore, Maryland
November 13, 2026

Best Overall Performance Ever
Operations 360-View
FY 2024-2026

	Performance			
	FY 2024	FY 2025	FY 2026	Change FY 2024 to FY 2026
FIELD OFFICE				
Total Field Office Visitors	31,842,224	31,618,364	29,250,790	-8.1%
Field Office Visitor Appointment Volume	1,870,568	9,187,923	8,682,023	364.1%
Field Office Overall Wait Time (minutes)	29.9	22.5	20.6	-31.1%
Field Office Wait Time with Appointment (minutes)	7.0	6.4	5.8	-17.1%
PHONES				
800 Number and Field Office Phone Customers Served	66,802,238	98,278,036	88,557,011	32.6%
800 Number Calls Received	78,658,486	93,519,903	75,693,940	-3.8%
800 Number Answer Rate	58.4%	57.2%	82.6%	+24.2 % points
800 Number Average Speed of Answer (ASA) (minutes)	27.6	15.1	5.6	-79.7%
800 Number Customers Served by Agents	28,140,754	33,074,590	39,975,408	42.1%
800 Number Customers Served by Self-Service[1]	12,979,947	34,706,733	20,590,464	58.6%
800 Number Customers Served by Agents+Self-Service	41,120,701	67,781,323	60,565,872	47.3%
Field Office Calls Received	57,232,494	68,873,669	52,431,687	-8.4%
Field Office ASA (minutes)[2]	N/A	N/A	13.3	N/A
Field Office Callers Served by Agents	25,681,537	25,083,321	18,987,689	-26.1%
Field Office Callers Served by Self-Service	-	5,413,392	9,003,450	N/A
Field Office Callers Served by Agents+Self-Service	25,681,537	30,496,713	27,991,139	9.0%
WEB				
Website Scheduled Downtime (hours per week)	29	29	0	-100.0%
Online Transactions Completed	441,147,759	528,143,655	571,340,337	29.5%
Total *my* Social Security Accounts	87,927,595	97,281,010	105,846,459	20.4%
DISABILITY				
Initial Disability Processing Time (days)	231.1	226.2	190.9	-17.4%
Initial Disability Claims Pending	1,177,974	885,180	910,916	-22.7%
Hearings Processing Time (days)	342	284	270	-21.1%
PROCESSING CENTER				
Processing Center Receipts (daily average)	42,000	44,000	39,000	-7.1%
Processing Center Items Pending	5,125,675	5,049,353	3,879,728	-24.3%
AGENCY				
Total Contacts (In-Office, Telephone, Online)	608,880,963	722,155,591	728,716,754	19.7%
	FY 2024	FY 2025	FY 2026	Change FY 2024 to FY 2026
CONTROL ITEMS				
Open Audit Recommendations (Inspector General and Government Accountability Office)	211	164	95	55.0%
Total Remaining Cost Savings from Unimplemented Audit Recommendations (Inspector General)[3]	$18 billion	$7 billion	$2 billion	-$16 billion
STAFF				
Annualized Full-Time Permanent (FTP) Agency Attrition[4]	7.3%	10.9%	6.1%	-1.2 % points
Total End-of-Year (EOY) Agency FTP Staff on Duty[5]	56,645	50,801	48,530	-14.3%
Total EOY Field Office Staff on Duty (all employment categories)	25,845	23,610	22,583	-12.6%

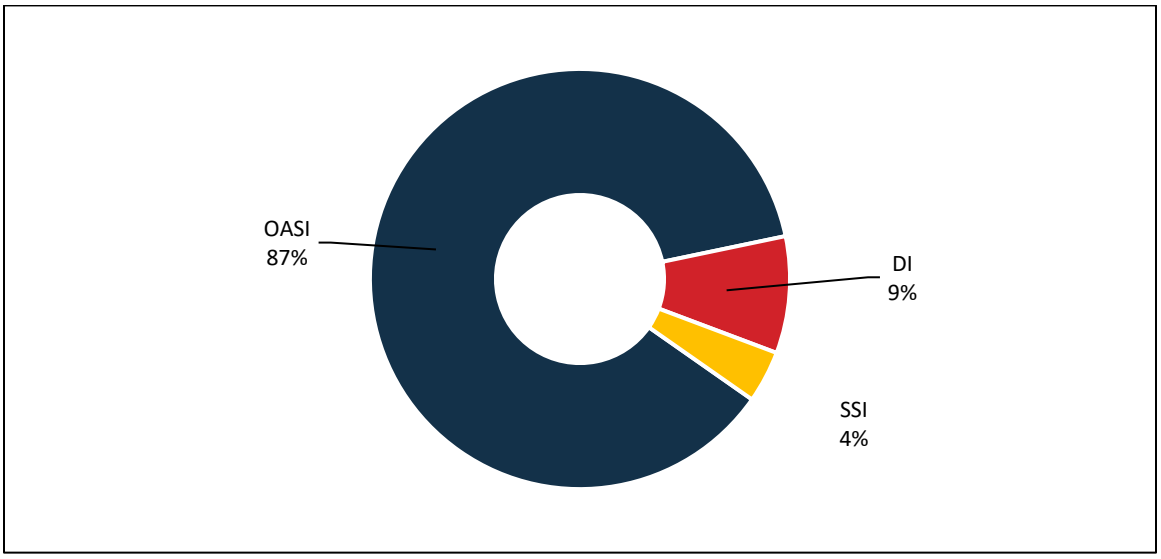
Notes:

1. Actuals for FY 2025 include data for October 2024 through April 2025 which counts the total number of interactive voice response responses rather than individual calls, which could include multiple transactions for a single call.
2. Field office ASA data is not comparable to prior years, because FY 2026 was the first full year with Amazon Web Services (AWS) fully integrated in all field offices. The previous telephone platform used a different data structure than AWS.
3. The Government Accountability Office does not provide cost savings for audit recommendations.
4. Agency attrition for FY 2026 excludes individuals who participated in the deferred resignation program (DRP). Estimated attrition including DRP would be 7.5 percent in FY 2026.
5. Excludes Inspector General staff.

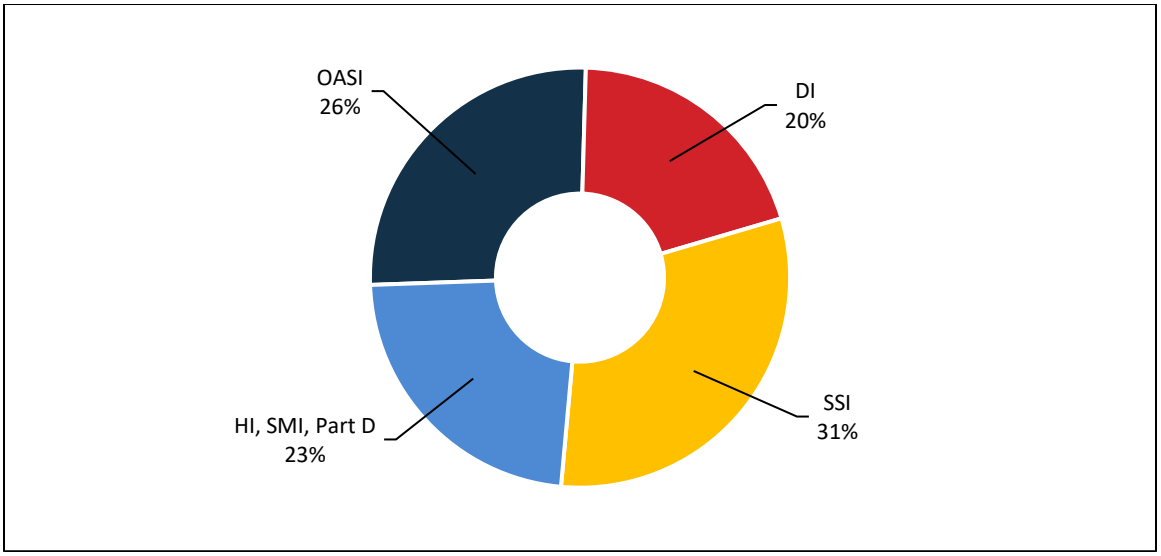
Use of Administrative Resources

When people hear Social Security, they usually think about retirement and survivor benefits, which comprise 87 percent of total benefit payments we make. However, we use a substantial amount of our administrative resources for other programs we administer or support. Although the DI program comprises only 9 percent of the total benefit payments we make, it consumes 20 percent of annual administrative resources. Likewise, while the SSI program comprises only 4 percent of the total benefit payments we make, it consumes 31 percent of annual administrative resources. We will continue to deploy technology throughout our programs to provide better, faster, higher quality service to the most vulnerable.

Distribution of Benefit Payments by Program
FY 2026



Use of Administrative Resources by Program
FY 2026

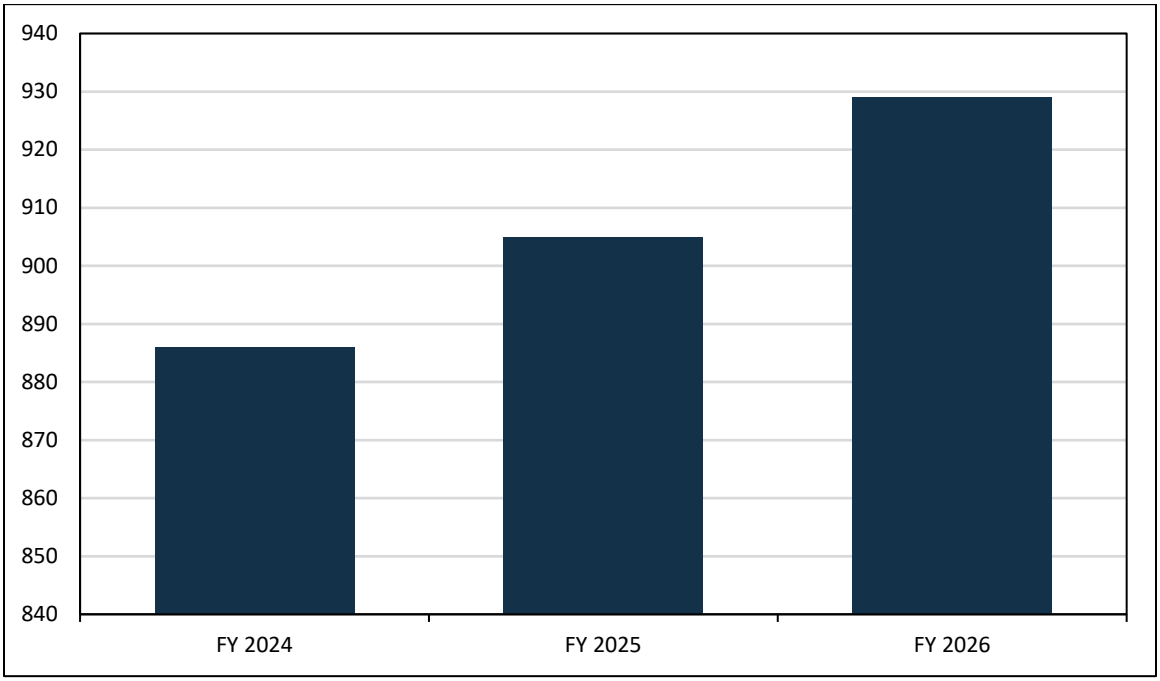


Maximizing Resources and Improving Service Delivery

We paid more beneficiaries and recipients with fewer employees in FY 2026, reflecting the impact of our digital first strategy.

Of the $1.7 trillion in payments issued, we paid over 76 million beneficiaries and recipients 933 million monthly benefit payments totaling $1.5 trillion, compared to 913 million payments totaling $1.4 trillion in FY 2025, and 894 million payments totaling $1.3 trillion in FY 2024. We issued 929 million payments (99.5 percent) electronically through direct deposit or Direct Express, compared with 905 million in FY 2025 and 886 million in FY 2024.

Electronic Delivery of Monthly Benefit Payments
(Total Payments in Millions)



We served 88.6 million total callers (through 800 Number and field offices) in FY 2026, including 29.6 million calls handled through automation and 59 million handled by agents, compared with 98.3 million total callers in FY 2025 (40.1 million by automation and 58.2 million by agent) and 66.8 million total callers in FY 2024 (13 million by automation and 53.8 million by agent).