



HOW MANY STARS FOR SOCIAL SECURITY SERVICE? - SOCIAL SECURITY AND YOU

Posted on April 8, 2024 by Tom Margenau



I've been writing this column for about 27 years. And more than a few times, I took my former agency, the Social Security Administration, to task for sometimes falling down on the job. That's because I frequently hear from readers complaining about misinformation they received from Social Security representatives or about service issues -- mostly long wait times when they call the agency's 800 number.

I sometimes wonder if this is the "squeaky wheel syndrome": You have a car with four wheels and you only pay attention to the squeaky one, even though the other three are just fine. Likewise, when it comes to the service we get from any public-facing agency, I think people are much more likely to write and complain about bad service than they are to offer accolades praising good service. That's just human nature, I guess.

But some emails I received recently bucked that trend. I'm going to share some snippets praising the SSA for good service. Here are three of them:

"I just got my first Social Security check. And I want you to know that the entire process went smoothly and like clockwork. My claim was processed in a matter of weeks and my check showed up in my bank account when they said it would. I couldn't be happier!"

"I had some Social Security issues that I thought were complicated. But I called the 800 number and even though I waited on hold for about 20 minutes, the phone rep I eventually talked to was very helpful and answered all my questions. She was very thorough and professional."

"I recently filed my Social Security claim online. The entire process was

very simple and straightforward and I finished in less than an hour. It couldn't possibly have been simpler."

Those and other recent emails in a similar vein got me to thinking. Some long-time readers may remember a customer service survey I conducted several years ago. Back then, just as today, I was getting lots of emails from readers critical of SSA's services or of the allegedly bad advice they were getting from the agency's representatives. And I'd occasionally get an email with good things to say about the SSA. As I said, I guessed that I was more likely to hear gripes than accolades.

I decided to test my theory by surveying my readers. I got hundreds of responses. Long story short: The vast majority -- almost 90% -- of respondents said they were happy and satisfied with the service they got from SSA.

That was the good news for the SSA and its employees. But there was another side to that coin, according to the responses. The SSA's front-line employees did routine work very well. And fortunately, most of us have rather routine experiences with Social Security. We turn 62 or full retirement age and want to file for retirement benefits, and that's that.

But if your Social Security situation is not quite routine, then, sadly, SSA reps sometimes fall down on the job. Those cases often involve situations where someone might be eligible for benefits on two different accounts. For example, if a woman wants to file for widow's benefits, her options may not be fully explained to her. (Those options could include filing for reduced widow's benefits first and then switching to higher retirement benefits at a later date. Or the other way around -- filing for reduced retirement benefits first and switching to full widow's benefits at full retirement age.)

And I think a lot of this lack of expertise has to do with training. When I started working for the SSA in 1973, I went to a highly intensive three-month class that was taught by very skilled trainers -- front-line supervisory people who had been with the agency for decades and who had seen it all. And they passed all this knowledge on to us young neophytes -- comprehensive facts and information that carried us through our careers. But regrettably, that's not the way things work anymore. Today, I've been told that new SSA hires get about six weeks of mostly online training. In my opinion, that's just not the way to teach raw recruits about all the complicated Social Security rules and regulations.

Also, I will say this. When I worked for the SSA, we were totally focused

on one-to-one customer service, usually conducted in a local Social Security office. But that has gone the way of full-service gas stations or doctors making house calls. It is all so 1900s. In the 21st century, the focus is on the internet and other forms of electronic communication. The SSA, like so much of the customer-service world, has opted to try to take care of people online instead of in person. From an efficiency standpoint, especially given the staffing cutbacks the agency has had to endure, that might make sense. But from the standpoint of someone trying to deal with the oftentimes complex Social Security rules and regulations, it can have its drawbacks.

Anyway, I don't want to keep guessing at what I think is happening. So I'm going to take another survey of my readers. I'd like to know about your experiences with the Social Security Administration. And to keep things simple, let's use a star system. Think of it like a Yelp or Google review. Give one star for poor service and five stars for good service -- or two, three or four stars for something in between.

If you want, you can include a little commentary. Otherwise, just send me an email with between one and five stars. Send them to me at thomas.margenau@comcast.net. I'll publish the findings in another column in the not-too-distant future.

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