

Strengthening Social Security's Customer Service

Hello and good afternoon. My name is Dr. Yanira Cruz. I am the President and CEO of the National Hispanic Council on Aging (NCHOA). We are the leading national organization working to improve the lives of Hispanic older adults, their families and caregivers. NCHOA is known for its ability to reach and serve its community in a linguistically, culturally, and age-appropriate manner, bridging gaps in language, culture, formal education, and age. Additionally, we understand the needs and challenges facing Hispanic/Latino communities. I am here before you today to discuss the importance of Social Security's customer service and express our support for Chairman Larson's bill, Social Security 2100: A Sacred Trust (H.R. 5723).

At a time when it can be difficult to find common ground, we find it in the non-partisan support of Social Security. According to a 2022 report by AARP, Social Security received a 96% approval rating among Americans, regardless of their political affiliation. Social Security aids older Americans, workers who become disabled, wounded warriors, and families in which a spouse or parent dies. It is a major source of US retirement income, providing a foundation of retirement protection for nearly all Americans.

Social Security also lifts more than 16 million older adults out of poverty.

Without it, roughly 4 in 10 older adults would live below the poverty line.

Additionally, it is of major importance for older adults of color. There is a wide racial retirement wealth gap, with Latino and Black workers benefitting considerably because of average lower lifetime earnings and higher disability rates. Women also benefit significantly from social security, making up more than half of older adult beneficiaries. Additionally, women tend to earn less than their male counterparts, live longer and accumulate less savings. Given its importance and wide consumer base, customer service is of the utmost importance.

As a result of the COVID-19 pandemic, Social Security field offices closed in person services on March 17, 2020, and only recently reopened. During the height of the pandemic, in-person appointments at field offices were limited to dire situations. While [ssa.gov](https://www.ssa.gov) allows beneficiaries to do many things, such as applying for benefits, it requires access to internet, a computer or device to access the internet, and digital literacy to navigate the site. The average monthly cost of internet access is approximately \$70 a month, an expense that can be out of reach for those who can barely afford food. A 2021 report from The Technology Policy Institute and Cornell

University showed that nearly 22 million American older adults do not have internet access at home, which represents 42 percent of the nation's 65 and older population. Technology exacerbates social divisions and inequities, with the report showing a correlation between digital disengagement and race, disability, health status, educational attainment, immigration status, rural residence, and income. However, these hurdles can be overcome with an enhancement and expansion of field offices in rural areas and communities of color.

When working with Latinos and other diverse populations, it is imperative that customer service providers with the Social Security Administration consider language which goes beyond direct translation of documents and includes dialects and literacy. Direct translations do not always translate the way they are intended. Additionally, many indigenous languages were not historically written among some Hispanic/Latino subgroups such as the Mayan from Guatemala who speak Quiché (Key-Che').

Health literacy is another element that needs to be considered when working with particular populations, especially if English is not their primary language. According to the National Assessment of Adult Literacy (NAAL), 71% of adults over the age 60 had difficulty in using print

materials, 80% had difficulty using documents such as forms or charts, and 68% had difficulty with interpreting numbers and doing calculations. In person interactions at local field offices can assist with overcoming these health literacy hurdles.

Social Security field offices cannot afford to be ill-equipped to help older adults and those who do not speak English as a primary language. We at NHCOA have heard firsthand from older adults who have struggled navigating Social Security's systems while they have been at their most vulnerable. Jorge, an older adult, left the country for a few months in 2020; by the time he was finally able to return to the US, the nation was in lockdown. A Spanish speaker with limited English proficiency, Jorge would wait for hours on the phone trying to speak with a Spanish-speaking representative, only to have the call dropped because he'd been waiting for hours. In-person resources weren't any better; because of the pandemic, only one associate would be seeing people in-person, leading to hours spent waiting in lines and making trips between his home and the office to complete paperwork. Between language barriers, the digital divide, and a lack of emphasis on in-person service, it took Jorge four months to get his benefits back; for

someone who relies on Social Security, being deprived of months worth of benefits makes a huge impact on their life.

The National Hispanic Council on Aging supports the need for the Social Security Administration to have the resources and staff that it needs to address these issues and strengthen its customer service. We also respectfully encourage the Committee to move and vote on HR 5723, Social Security 2100: A Sacred Trust. Maintaining a robust number of field offices in communities that need them the most is one of the best ways to enhance customer services.