United States Senate

WASHINGTON, DC 20510

July 21, 2026

Frank Bisignano
Commissioner
Social Security Administration
6401 Security Boulevard
Baltimore, MD 21235

Dear Commissioner Bisignano,

Earlier this month, you sent an unsolicited email - to all or many Social Security recipients - entitled, "Making Life More Affordable for America's Seniors" from an official Social Security Administration (SSA) email address. This was an unusual communication that served no legitimate purpose: rather than receiving necessary information about benefits or a critical communication from the SSA, recipients received a partisan, politicized message - containing multiple misleading statements - that heaped praise on President Trump.

Approximately a year ago, you similarly used official SSA resources and channels of communication for political messaging, and we warned you that "pushing blatantly partisan statements breeds distrust in the agency."[1] Subsequently, it was revealed that your team was responsible for the prior email, and that it was discussed with the White House.[2] But now, you have once again disregarded your promise to "run the Social Security Administration in an independent and nonpartisan manner"[3] and instead are wasting taxpayer resources while threatening the credibility and trustworthiness of the Social Security program.

On July 2, 2026, you sent your latest highly partisan email message to an untold number of Americans.[4] In this message, you referred to President Trump six times, named him directly in reference to "protecting and strengthening Social Security" and gave him and his administration credit for "not only protecting Social Security, but …[also] providing meaningful and immediate relief to older Americans."[5]

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[1] Letter from U.S. Senators Elizabeth Warren, Ron Wyden, Tammy Baldwin, et. al., to Social Security Commissioner Frank Bisignano, July 14, 2025, p. 2, https://www.finance.senate.gov/imo/media/doc/letter_to_ssa.pdf.

[2] U.S. Senator Elizabeth Warren, "Warren Secures Key Commitments from Social Security Chief to Protect Americans' Benefits," press release, July 23, 2025, https://www.warren.senate.gov/newsroom/press-releases/warren-secures-key-commitments-from-social-security-chief-to-protect-americans-benefits/.

[3] Response from Social Security Commissioner Frank Bisignano to Questions for the Record from U.S. Senator Wyden, March 25, 2025, p. 9, https://www.finance.senate.gov/imo/media/doc/responses_to_questions_for_the_record_to_frank_bisignano.pdf.

[4] MSNOW, "Social Security Administration's Bisignano rankles with latest Trump-centric message," Steve Benen, July 6, 2026, https://www.ms.now/rachel-maddow-show/maddowblog/social-security-administrations-bisignano-rankles-with-latest-trump-centric-message.

[5] *Id.*

SSA has spent years encouraging Americans to sign up for online "my Social Security" accounts to access online services and provide valuable information about their Social Security benefits.[6] Indeed, increasing "my Social Security" account enrollment has been a critical part of SSA's modernization.[7] But now you are abusing the millions of email addresses that may have been obtained through this or other methods,[8] bombarding Americans with blatantly partisan emails from SSA - misusing Americans' personal information and jeopardizing the mission and integrity of SSA.

Your email also included highly misleading information about the effects of the One Big Beautiful Bill (OBBBA) on seniors. In this email celebrating the one-year anniversary of the OBBBA, you stated, "This historic legislation included *a tax cut* that allows Americans 65 and older to keep more of their hard-earned Social Security benefits."[9] You then go on to claim that "Thanks to President Trump, over 35 million American seniors received an average of $7,500 in *relief* this tax season."[10] But this was a gross overestimate of the impacts of the bill, and in particular, the Enhanced Deduction for Seniors at issue here. Indeed, over half of households with seniors were projected to receive no benefit at all.[11] And a typical household with seniors claiming the purported average $7,500 deduction would likely receive less than a thousand dollars in tax benefit- not the huge benefits you promised.[12]

The email is also highly misleading when it claims that President Trump is "protecting Social Security."[13] The email was sent mere weeks after the Board of Trustees' report highlighted that the Social Security trust fund is set to be insolvent in 2032 and beneficiaries are staring down the barrel of a 22% benefit cut - which was hastened by the OBBBA.[14] In addition, the SSA has been

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[6] Social Security Matters, "Milestone: 100 Million Americans Sign Up for Personal my Social Security Accounts," February 9, 2026, https://www.ssa.gov/blog/en/posts/2026-02-09.html; U.S. Social Security Administration, "Social Security Unveils Redesigned Retirement Benefits Portal at socialsecurity.gov," press release, June 18, 2020, https://www.ssa.gov/news/en/press/releases/2020-06-18.html.

[7] Social Security Administration, "Agency Financial Report Fiscal Year 2025," January 2026, pp. 10, 16, 151, https://www.ssa.gov/finance/2025/Full%20FY%202025%20AFR.pdf.

[8] U.S. Social Security Administration, "Creating an Account," https://www.ssa.gov/myaccount/create.html.

[9] MSNOW, "Social Security Administration's Bisignano rankles with latest Trump-centric message," Steve Benen, July 6, 2026, https://www.ms.now/rachel-maddow-show/maddowblog/social-security-administrations-bisignano-rankles-with-latest-trump-centric-message (emphasis added).

[10] *Id.* (emphasis added)

[11] The New School for Social Research, "The One Big Beautiful Bill Reshapes Retirement Security," Teresa Ghilarducci, March 6, 2026, https://www.economicpolicyresearch.org/research/the-one-big-beautiful-bill-reshapes-retirement-security.

[12] At issue here is the Enhanced Deduction for Seniors, which provided a temporary additional deduction for low-and middle-income seniors. The deduction provides an additional $6,000 deduction for eligible single filers and $12,000 for eligible joint filers. Given your assertion that the average deduction was $7,500 for eligible seniors, we assume you are describing the deduction on a household basis. However, even for a median senior household receiving the supposed average $7,500 deduction with a marginal federal tax rate of 12%, this tax deduction leads to a $900 tax cut – approximately one-eighth of the tax benefit implied by your email; Internal Revenue Service, "Check your eligibility for the new enhanced deduction for seniors," February 27, 2026, https://www.irs.gov/newsroom/check-your-eligibility-for-the-new-enhanced-deduction-for-seniors; Pension Rights Center, "Income Received By Different Groups," March 4, 2026, https://pensionrights.org/resource/income-received-by-different-groups/; Internal Revenue Service, "Federal income tax rates and brackets," February 20, 2026, https://www.irs.gov/filing/federal-income-tax-rates-and-brackets.

[13] MSNOW, "Social Security Administration's Bisignano rankles with latest Trump-centric message," Steve Benen, July 6, 2026, https://www.ms.now/rachel-maddow-show/maddowblog/social-security-administrations-bisignano-rankles-with-latest-trump-centric-message.

[14] The Board of Trustees, Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds, "The 2026 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds," June 9, 2026, pp. 2-3, https://www.ssa.gov/oact/TR/2026/tr2026.pdf.

operating with an undertrained phone staff,[15] understaffing at local offices,[16] and contending with evolving cybersecurity threats recklessly worsened by reported actions of the Department of Government Efficiency.[17] Indeed, it is safe to say that few presidents have done more than President Trump to damage Social Security - yet in an Orwellian twist, you are misusing official resources to heap praise on him. The decision to send this email raises fresh questions about your judgement and your ability to prioritize SSA beneficiaries. As such, we request answers to the following questions no later than August 11, 2026:

1. How many recipients received your July 2 email?
2. What email address(es) did you use to send the email?
3. What is the source of those email addresses?
4. Who compiled these email addresses, and how did they do so? Did all beneficiaries who received this email affirmatively opt into receipt of these types of messages from SSA?
5. What parties drafted or reviewed the email prior to sending? Include the name, title, and role of all such individuals involved in the drafting or review of this email.
6. Provide an estimate for the number of man-hours involved in the development, drafting, review, and transmission of this email.
7. Provide an estimate of the total cost - including personnel and computer time and resources - of development, drafting, review, and transmission of this email.
8. You promised to lead the SSA "in an independent and nonpartisan manner." Please describe how sending this email is consistent with your promise.
9. Will you commit to issuing a correction to your misleading statements regarding the Enhanced Deduction for Seniors?

Sincerely,

Elizabeth Warren
United States Senator

Ron Wyden
United States Senator
Ranking Member, Committee on Finance

[15] Government Executive, "Social Security is directing employees who normally process benefits to answer phones instead," Natalie Alms and Eric Katz, February 6, 2026, https://www.govexec.com/workforce/2026/02/social-security-directing-employees-who-normally-process-benefits-answer-phones-instead/411253/.

[16] Federal News Network, "After long waits at the Social Security Administration, its chief says things are getting better," Fatima Hussein, June 9, 2026, https://federalnewsnetwork.com/management/2026/06/after-long-waits-at-the-social-security-administration-its-chief-says-things-are-getting-better/.

[17] American Federation of State, County and Municipal Employees, AFL-CIO, et al. v. Social Security Administration, et al., Case 1:25-cv-00596-ELH, Document 197 (D. Md. Jan. 16, 2026), https://storage.courtlistener.com/recap/gov.uscourts.mdd.577321/gov.uscourts.mdd.577321.197.0.pdf; The New York Times, "DOGE Put Critical Social Security Data at Risk, Whistle-Blower Says," Nicholas Nehamas, August 26, 2025, https://www.nytimes.com/2025/08/26/us/politics/doge-social-security-data.html.

Tammy Baldwin
United States Senator

Sheldon Whitehouse
United States Senator

Ben Ray Lujan
United States Senator