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April 7, 2025

The Honorable Leland Dudek
Acting Commissioner
United States Social Security Administration
6401 Security Blvd.
Baltimore, MD 21235

Dear Commissioner Dudek:

As the Member of Congress representing Ohio's 13th Congressional District, I write to you regarding the Social Security Administration's (SSA) recent decision to increase the withholding rate of overpayments to 100 percent of a recipient's paychecks.¹ Social Security payments are often a recipient's only source of income and denying someone their monthly income means they may be forced to skip meals, forgo buying essential medicine, or lose their housing. To hold seniors responsible for mistakes made by the Social Security Administration is a cruel and inhumane response. If this policy is not reversed, retired workers, disabled workers, spouses, children, and widows in Ohio's 13th Congressional District and nationwide will be put at risk losing what little income they have and I urge you to immediately reverse the Administration's decision and return the overpayment withholding rate to 10 percent of a recipient's hard-earned benefits.²

In its 89-year history, the Social Security Administration has provided over \$24.96 trillion in monthly benefits to retired workers, disabled workers, spouses, children, and widows. However, the SSA will sometimes overpay beneficiaries, accidentally paying them more than they are owed due to filing delays, incorrect form completion, and the uncovering of new information. Unfortunately, SSA often learns about overpayments long after issuing them, and the Administration must recover these overpayments from beneficiaries as required by law. In these cases, benefits are withheld each month until the full overpaid amount is paid back to SSA and the beneficiaries payments are adjusted to their correct amount.

During the Biden Administration, former SSA Commissioner Martin O'Malley changed the default withholding rate from 100 percent to 10 percent, significantly reducing financial hardship for people who experienced overpayments. As the Commissioner said at the time: "It's

¹ <https://blog.ssa.gov/social-security-to-reinstate-overpayment-recovery-rate/>

² <https://blog.ssa.gov/social-security-to-reinstate-overpayment-recovery-rate/>

unconscionable that someone would find themselves facing homelessness or unable to pay bills, because Social Security withheld their entire payment for recovery of an overpayment."

In my district, there are 175,025 Social Security recipients, including 129,266 retirees, 20,542 disabled workers, 11,536 widows, 9,785 children, and 4,896 spouses of Social Security beneficiaries who receive a total of \$308 million in monthly benefits.³ With more than 97,000 residents of my district living under the poverty line, Social Security payments are an essential lifeline for many families and children.⁴ Were any one of these recipients on a fixed income to miss a payment, effectively losing their only source of income for a month, the situation could literally be life or death.

Unfortunately, the recent action by the Administration to return to the 100 percent withholding rate has made this nightmare a reality. During my time in Congress, my office has received 96 casework requests related to Social Security overpayments, totalling more than \$352,000 in overpayments ranging from \$2,000 to more than \$41,000. These overpayments have resulted in many of my constituents losing out on other benefits, with one resident losing access to their housing vouchers and being forced to pay full rent. Many of my constituents also highlight the incredible distress and confusion they experience upon receiving notice of an overpayment, believing that they have done something wrong even when it is often an error completely outside their control. To make matters worse, my constituents have also struggled to receive clarification and explanation regarding their overdraft notices from the Social Security Administration, reporting long wait times, conflicting information, and confusing instructions on how to remedy the situation.

These incidents will undoubtedly be exacerbated by your recent announcement that the Administration plans to trim staff from 57,000 workers down to 50,000 and close Social Security offices across the country. In Ohio, reporting indicates that we are set to lose two offices, which provide essential information to beneficiaries struggling with complex Social Security issues, including these overpayments.^{5,6,7} Combined with announcements of a reduction in services over the phone, this is a recipe for disaster that will surely cost American lives.⁸

Administrator Dudek, while I share your desire to increase government efficiency and reduce waste, fraud, and abuse, the recent actions by the Administration will do nothing of the sort. Your actions are forcing my constituents to foot the bill for mistakes outside of their control, while severely hampering their ability for recourse while prices continue to rise. I again strongly urge you to immediately reverse the Administration's decision and return the overpayment withholding rate to 10% of a recipient's paycheck.

Sincerely,

3 https://www.ssa.gov/policy/docs/factsheets/cong_stats/2023/oh.pdf

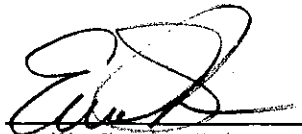
4 <https://censusreporter.org/profiles/50000US3913-congressional-district-13-oh/>

5 <https://blog.ssa.gov/social-security-announces-workforce-and-organization-plans/>

6 <https://www.newsweek.com/full-list-social-security-office-closings-after-doge-cuts-2035533>

7 <https://apnews.com/article/social-security-offices-closures-doge-trump-b2b1a5b2ba4fb968abc3379bf90715ff>

8 <https://www.ssa.gov/news/press/releases/2025/#2025-03-26>



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Member of Congress