Hurricane Katrina: Activities of the Social Security Administration

Scott Szymendera
Analyst in Social Security
Domestic Social Policy Division

Summary

Shortly after Hurricane Katrina hit Alabama, Louisiana, and Mississippi, the Social Security Administration (SSA) implemented procedures to assist affected beneficiaries. These procedures are designed to ensure an uninterrupted stream of retirement, disability and survivors benefits as well as Supplemental Security Income (SSI) benefits during the immediate aftermath of this crisis. This report will outline these procedures and also discuss SSA procedures after September 11, 2001, to facilitate new disability, SSI, survivors, and death benefit applications. This report provides links to additional information from SSA and other federal agencies. Because of the dynamic nature of the situation, staff are encouraged to contact the Congressional Research Service (CRS) or consult the links provided at the end of this report for updated information.

Procedures for Beneficiaries

Over 1.2 million Social Security retirement and disability and survivors beneficiaries are in the counties affected by Hurricane Katrina.1 In addition, this same area has just under 400,000 Supplemental Security Income (SSI) beneficiaries2 as shown in Table 1.3 According to SSA, ensuring that these beneficiaries are able to access their monthly

---

3 For more information on Social Security programs see CRS Report 94-27, Social Security: Brief Facts and Statistics, by Gary Sidor; and CRS Report RL32279, Primer on Disability Benefits: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI), by April Grady and Julie M. Whittaker.
benefits, whether via paper checks or direct deposit, is a key feature of the agency’s response to this crisis.4

Table 1. Social Security Beneficiaries in Affected Areas of Alabama, Louisiana, and Mississippi

<table>
<thead>
<tr>
<th>State</th>
<th>Disability, Retirement, and Survivors</th>
<th>SSI</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama (5 affected counties)</td>
<td>121,650</td>
<td>19,925</td>
<td>141,575</td>
</tr>
<tr>
<td>Louisiana (entire state)</td>
<td>740,378</td>
<td>169,547</td>
<td>909,925</td>
</tr>
<tr>
<td>Mississippi (51 affected counties)</td>
<td>386,675</td>
<td>202,907</td>
<td>589,582</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,248,703</strong></td>
<td><strong>392,379</strong></td>
<td><strong>1,641,082</strong></td>
</tr>
</tbody>
</table>

Source: Calculations of the Congressional Research Service (CRS) using December 2004 data from the Social Security Administration (SSA).

Note: Affected counties are those included in the Presidential Disaster Declaration as reported by the Federal Emergency Management Agency (FEMA).

Beneficiaries Who Receive Paper Checks

According to SSA, physical benefit checks have been and will be mailed on schedule to beneficiaries. However, because of interruptions in the mail delivery system and the relocation of residents from affected areas, many beneficiaries may not be able to receive their checks in a timely manner.5 SSA, working with the United States Postal Service, has established the following procedures for beneficiaries unable to access paper checks through the mail:

- Beneficiaries have been able to pick up their original, re-routed, checks at designated Temporary Mail Delivery stations established by the United States Postal Service. All Temporary Mail Delivery stations will be closed as of September 16, 2005.6
- Beneficiaries who do not pick up their original checks at Temporary Mail Delivery stations may receive immediate payments at any open Social Security office in the country. A list of open offices in Alabama, Louisiana, and Mississippi is provided in Table 2;
- Checks that are not picked up at Temporary Mail Delivery stations will be forwarded if a change of address card has been filed with the United States Postal Service. The United States Postal Service is waiving the

---

4 Approximately 83% of all Social Security payments nationwide are currently paid through direct deposit, more information will be provided later in this report for the states affected by Hurricane Katrina.

5 See CRS Report RS22245, Postal Service for Katrina Survivors, by Nye Stevens.

6 For updated information, see the United States Postal Service website at [http://www.usps.com/communications/news/serviceupdates.htm?from=bannercommunications&page=katrina#].
usual 30 day limit on address changes and allowing displaced persons to have mail forwarded to temporary shelters.

The Associated Press reports that, as of September 8, 2005, approximately 15,000 Social Security checks have been delivered at Temporary Mail Delivery stations.

**Beneficiaries Who Receive Direct Deposit**

Approximately 76% of Social Security retirement, disability and survivors beneficiaries in Alabama and Mississippi and 72% of Social Security retirement, disability and survivors beneficiaries in Louisiana have their benefits direct deposited into their checking accounts. According to SSA, all direct deposits have been and will be made on schedule. However, due to bank closures and the relocation of persons from affected areas, beneficiaries may not be able to access their accounts and their deposited benefits. SSA has established the following procedure to provide benefits to those unable to access benefits deposited into their accounts:

- Beneficiaries unable to access benefits deposited into their accounts may receive immediate payments at any open Social Security office. A list of open offices in Alabama, Louisiana, and Mississippi is provided in Table 2. However, beneficiaries from these states may receive immediate payments at any Social Security office in the country.

**Table 2. Status of SSA Field Offices in Affected States**

<table>
<thead>
<tr>
<th>Alabama</th>
<th>Louisiana</th>
<th>Mississippi</th>
</tr>
</thead>
<tbody>
<tr>
<td>Albertville</td>
<td>Alexandria</td>
<td>Biloxi</td>
</tr>
<tr>
<td>Alexander City</td>
<td>Bastrop</td>
<td>Brookhaven</td>
</tr>
<tr>
<td>Andalusia</td>
<td>Baton Rouge North</td>
<td>Clarksdale</td>
</tr>
<tr>
<td>Anniston</td>
<td>Baton Rouge Downtown</td>
<td>Cleveland</td>
</tr>
<tr>
<td>Bessemer</td>
<td>Bogalusa</td>
<td>Columbus</td>
</tr>
<tr>
<td>Birmingham (12th Avenue)</td>
<td>Covington</td>
<td>Corinth</td>
</tr>
<tr>
<td>Birmingham (Gadsen Highway)</td>
<td>DeRidder</td>
<td>Greenville</td>
</tr>
</tbody>
</table>

7 Approximately 43% of SSI beneficiaries in Alabama, 40% in Louisiana, and 47% in Mississippi, receive their benefits through direct deposit. Data on direct deposit rates for retirement, disability, and survivors benefits can be found on SSA’s website at [http://www.ssa.gov/deposit/T2StateSum_a.htm]. Data on direct deposit rates for SSI benefits can be found on SSA’s website at [http://www.ssa.gov/deposit/T16StateSum_a.htm].
<table>
<thead>
<tr>
<th>Alabama</th>
<th>Louisiana</th>
<th>Mississippi</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cullman</td>
<td>Hammond</td>
<td>Greenwood</td>
</tr>
<tr>
<td>Decatur</td>
<td>Houma</td>
<td>Grenada</td>
</tr>
<tr>
<td>Dothan</td>
<td>Kenner</td>
<td>Gulfport</td>
</tr>
<tr>
<td>Fairhope</td>
<td>Lafayette</td>
<td>Hattiesburg</td>
</tr>
<tr>
<td>Florence</td>
<td>Lake Charles</td>
<td>Jackson</td>
</tr>
<tr>
<td>Gadsden</td>
<td>Leesville</td>
<td>Kosciusko</td>
</tr>
<tr>
<td>Huntsville</td>
<td>Minden</td>
<td>Laurel</td>
</tr>
<tr>
<td>Jackson</td>
<td>Monroe</td>
<td>McComb</td>
</tr>
<tr>
<td>Jasper</td>
<td>Morgan City</td>
<td>Meridian</td>
</tr>
<tr>
<td>Mobile</td>
<td>Natchitoches</td>
<td>Moss Point</td>
</tr>
<tr>
<td>Montgomery</td>
<td>New Iberia</td>
<td>Natchez</td>
</tr>
<tr>
<td>Opelika</td>
<td>New Orleans</td>
<td>Newton</td>
</tr>
<tr>
<td></td>
<td>Bywater</td>
<td></td>
</tr>
<tr>
<td>Selma</td>
<td>New Orleans</td>
<td>Olive Branch</td>
</tr>
<tr>
<td></td>
<td>Downtown</td>
<td></td>
</tr>
<tr>
<td>Talladega</td>
<td>New Orleans</td>
<td>Philadelphia</td>
</tr>
<tr>
<td>Tuscaloosa</td>
<td>New Orleans</td>
<td>Starkville</td>
</tr>
<tr>
<td></td>
<td>West Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Opelousas</td>
<td>Tupelo</td>
</tr>
<tr>
<td></td>
<td>Plaquemine</td>
<td>Vicksburg</td>
</tr>
<tr>
<td></td>
<td>Ruston</td>
<td>Open</td>
</tr>
<tr>
<td></td>
<td>Shreveport</td>
<td>Open</td>
</tr>
<tr>
<td></td>
<td>Tallulah</td>
<td></td>
</tr>
</tbody>
</table>

**Source:** Compiled by the Congressional Research Service (CRS) from information provided by SSA.

**Procedures for Displaced Persons**

A large number of residents of the areas affected by Hurricane Katrina have been temporarily relocated to other areas of their home states or other areas of the country. To accommodate these displaced persons, SSA has established satellite offices at the two largest evacuation shelters, the Astrodome in Houston, Texas and Kelly Air Force Base in San Antonio, Texas and is assigning employees to areas where the Federal Emergency Management Agency (FEMA) is providing services. The operating status of SSA field offices as of September 8, 2005, is summarized below and detailed in Table 2.

- Alabama: All 24 SSA field offices are open,
• Louisiana: 20 of 27 SSA field offices are open,
• Mississippi: 20 of 24 SSA field office are open.

Temporary Identification Procedures

It is expected that many of the residents of the areas affected by Hurricane Katrina may not have access to traditional forms of photo identification or their Social Security cards. In such cases, SSA staff are able to access the central computer system to verify identification based on Social Security Numbers and other information such as address and date of birth. According to SSA, once identified, individuals will be able to access their SSA benefits and receive a signed statement from SSA verifying their Social Security Number.

Procedures for SSA Employees

SSA is using existing employees displaced from their home offices to staff open field and satellite offices. SSA has established three special numbers for SSA employees to call to report their status and get instructions on where to report for work.

• Employees in the Atlanta Region (Alabama and Mississippi) should call (866) 616-4684
• Employees in the Dallas Region (Louisiana) should call (866) 635-8703
• Employees in the Louisiana Disability Determination Services offices should call (800) 587-3029

SSA Activities After September 11, 2001

The attacks on the United States of September 11, 2001, were the last major national disaster that required an agency-wide response from SSA. After the terrorist attacks, the focus of SSA was in facilitating applications for disability and survivors benefits and in maintaining the continuity of agency operations in the affected areas of New York, Virginia, and Pennsylvania. Two years after the attacks, SSA reported that it had processed 5,629 benefit claims from 2,281 families and was paying ongoing benefits to 3,228 survivors and 498 persons disabled during the attacks. To facilitate the processing of these benefits SSA took the following steps:

• Assigned SSA staff to Family Assistance Centers located at Pier 94 in New York, Liberty State Park in New Jersey, and Arlington, VA. SSA staff were also available at the Flight 93 crash site in Shanksville, Pennsylvania and other locations including hospitals;

---


• Used the media and television spots to notify the public about SSA activities and procedures for filing for benefits;
• Relocated the New York Regional Office to an open New York Field Office and worked to reopen the closed New York offices quickly. All New York area offices, with the exception of one office located in the World Trade Center, were open by September 24, 2001;
• Worked with the United States Postal Service to ensure that benefits were paid when mail service was interrupted;
• Worked with the airlines, police and fire departments, trade unions, and affected companies to identify possible survivors and disability applicants;
• Processed claims for survivors benefits in the absence of a death certificate;
• Suspended the collection of overpayments from persons affected by the attacks.

As of this report, SSA is still considering various additional forms of response to Hurricane Katrina, including provisions for new disability and SSI applicants and the processing of survivors benefits.

Sources of Additional Information

Due to the dynamic nature of the situation in the states affected by Hurricane Katrina, it is likely that some of the information in this report may change as SSA refines its response to this crisis. Staff are encouraged to check with the Congressional Research Service (CRS) and the following additional sources for updated information.

Social Security Administration Hurricane Information
[http://www.ssa.gov/emergency/]

Social Security Administration Hotlines
(800) 772-1213 and (800) 325-0778 for TTY access

United States Postal Service Information

Social Security Field Office Information:
Alabama at [http://www.ssa.gov/atlanta/southeast/al/alabama.htm]
Louisiana at [http://www.ssa.gov/dallas/state_la.html]
Mississippi at [http://www.ssa.gov/atlanta/southeast/ms/mississippi.htm]

The Congressional Research Service (CRS)
Contact Scott Szymendera (x70014) or Kathleen Romig (x73742).