

GAO

Testimony

Before the Subcommittee on Social Security, Committee on Ways and Means, House of Representatives

For Release on Delivery
Expected at 9:00 a.m. EDT
Friday, July 8, 2011

SOCIAL SECURITY STATEMENTS

Observations on SSA's Plans for the Social Security Statement

Statement of Barbara D. Bovbjerg, Managing Director
Education, Workforce, and Income Security

U.S. Government Accountability Office

GAO 90

YEARS

1921-2011

ACCOUNTABILITY ★ INTEGRITY ★ RELIABILITY

Highlights of [GAO-11-787T](#), a testimony before the Subcommittee on Social Security, Committee on Ways and Means, House of Representatives

Why GAO Did This Study

The Social Security Statement (the statement) is the federal government's main document for communicating with more than 150 million workers about their Social Security benefits. Provided annually, it serves as a key financial literacy tool that can educate the public about Social Security Administration (SSA) program benefits, aid in financial planning, and ensure that workers' earnings records are complete and accurate. The statement is also a key tool for communicating with the public about the long-term financial challenges the Social Security system faces. However, due to budget constraints, SSA chose to suspend mailings of the statement in March 2011. GAO examined (1) the current status of the statement and (2) ways SSA plans to improve the usefulness of the statement. To address these issues, GAO interviewed SSA officials and reviewed agency documents and our prior work on the statement's understandability. GAO also provided a draft of this testimony to SSA for review and comment.

What GAO Recommends

As SSA considers moving forward with an online statement, we recommend that the Commissioner of SSA ensure access to the statement for all workers, including those without Internet access or English proficiency. In comments, SSA noted that paper statements will continue to be available, on request, in English and Spanish.

View [GAO-11-787T](#) or key components. For more information, contact Barbara D. Bovbjerg at (202) 512-7215 or bovbjergbj@gao.gov.

July 8, 2011

SOCIAL SECURITY STATEMENTS

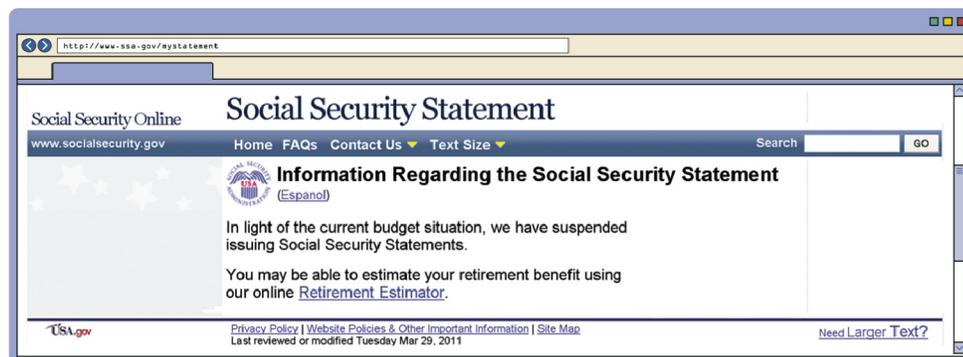
Observations on SSA's Plans for the Social Security Statement

What GAO Found

SSA is currently preparing to make the statement available online; however, the agency does not yet know the timeline for implementation and has not finalized its plans for publicizing its availability or addressing access issues. SSA is developing a new Web portal to allow individuals to access personalized SSA information online. However, because the portal and online statement are currently in the initial development phases and thus have not yet been fully tested, agency officials do not know when the online statement will be available to the public. In addition, SSA does not yet have plans in place for publicizing the online statement or ensuring access for individuals without Internet access or English proficiency. Finally, because the agency does not have a total cost estimate for the online statement project, and it is unclear how many workers will request mailed statements after this information is made available online, it is unknown if SSA will realize the budget savings it expects from suspending statement mailings, at least in the short-term.

Although SSA expects to improve the usefulness of the statement for some by moving it to an online format, the agency is taking only limited steps to improve the statement's overall content and design. A key agency official said that the first publicly released version of the online statement will be as similar to the mailed paper statement as possible, and SSA has no plans to update the paper statement's content or design at this time. However, over the years, GAO and others have reported that the design of the statement could be modified and certain information contained in the statement could be clarified to improve the statement's usefulness for recipients. For example, focus group participants in our prior study suggested that using graphics to replace text would make information more easily understandable. Furthermore, while SSA's own financial literacy initiative also provides detailed information on ways to improve the statement's usefulness in helping people plan for retirement, the extent to which staff from SSA's office responsible for this initiative have been consulted on the design or content of the online statement is unclear.

SSA's Current Message on the Statement



Source: <http://www.ssa.gov/mystatement>.

Mr. Chairman, Ranking Member Becerra, and Members of the Subcommittee:

I am pleased to be here today to discuss Social Security, particularly the Social Security Administration's (SSA) developing plans for the Social Security Statement (the statement). Because the Social Security system is currently facing long-term financial challenges that may necessitate reform, communicating these changes to the public and ensuring that individuals understand the implications of these changes will be important. The statement is the federal government's main document for communicating with more than 150 million workers about their Social Security benefits. As required by law, since fiscal year 2000, SSA has provided annual statements with benefits and earnings information to virtually all American workers.¹ SSA mailed these statements up until a few months ago, when the agency chose to suspend mailings because of its budget constraints. Because the statement has been mailed annually to so many homes and provides important information about retirement benefits, it is a key financial literacy tool that can educate the public about SSA program benefits, aid in financial planning, and ensure that workers' earnings records are complete and accurate. In light of potential reforms, the statement may take on added importance as a tool for communicating with the public about potential changes in Social Security. During the years when SSA first began providing the statement to workers, SSA made significant revisions to improve the statement's clarity and understandability, based in part on our work. As SSA considers the future of the statement, it is crucial that the agency remain committed to these goals to help prepare Americans for long-term financial security.

My testimony today will focus on SSA's current plans for the statement. Specifically, I will discuss the current status of the statement and ways SSA plans to improve its usefulness. My statement is based on interviews with SSA officials and documents obtained from the agency in June 2011, as well as our prior work assessing the statement's understandability. Our work was conducted in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence to provide a reasonable basis for our findings and conclusions based on our audit objectives. We

¹42 U.S.C. § 1320b-13(c)(2).

believe that the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objectives.

Background

Almost all American workers are covered under Social Security, and in 2011, 55 million Americans are receiving Social Security benefits. The statement is a key tool for communicating with the public about these benefits and the long-term financial challenges the system faces. At present, the cost of Social Security benefits is projected to exceed sources of funding, and the program is projected to be unable to pay a portion of scheduled benefits by 2036.² The shortfall stems primarily from the fact that people are living longer and labor force growth has slowed. In 2010, for the first time since 1983, the Social Security trust funds began paying out more in benefits than they received through payroll tax revenue, although trust fund interest income more than covers the difference, according to the 2011 report of the Social Security trust funds' Board of Trustees.³ The projected long-term insolvency of the Social Security program necessitates system reform to restore its long-term stability and assure its sustainability. Accomplishing these goals for the long-term requires that either Social Security receive additional income (revenue increases), reduce costs (benefit reductions), or undertake some combination of the two. A wide variety of options for reform have been proposed. Some of the reform options focus on restoring long-term stability; however, a few aim to enhance benefits for specific groups, such as widows and low-earners who are especially at risk for poverty.

²These estimates for the combined trust funds are based on results using intermediate assumptions in the 2011 report of the Social Security trust funds' Board of Trustees. The trustees provide a variety of additional information in acknowledgment of the uncertainty of long-range projections. The Board of Trustees, Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds, *The 2011 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds* (Washington, D.C., May 13, 2011).

³SSA estimates that over the next several years, and over the long term, trust fund income, excluding trust fund interest, is projected to be less than trust fund expenses, absent any changes. The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 temporarily reduced employees' share of the Federal Insurance Contributions Act tax from 6.2 percent to 4.2 percent of covered wages for calendar year 2011. However, the act directs that an amount equal to 2 percent of covered wages be transferred from the Department of the Treasury to the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds. Pub. L. No. 111-312, § 601, 124 Stat. 3296, 3309-10.

Our prior work has noted that reform proposals should be evaluated as packages that strike a balance among the individual elements of a proposal and the interactions among those elements, and that the overall evaluation of any particular reform proposal depends on the weight individual policy makers place on various criteria. Our framework for evaluating reform proposals considers not only solvency but other aspects of the program as well. Specifically, the framework uses three basic criteria:

- the extent to which a proposal achieves long-term stability and how it would affect the economy, including overall savings rates, and the federal budget;
- the relative balance struck between the goals of individual equity (rates of return on individual contributions) and income adequacy (level and certainty of benefits); and
- how readily a proposal could be implemented, administered, and explained to the public.⁴

If reform is enacted, educating the public about program changes and how they will affect benefits will likely be a high priority for SSA, and the statement is likely to be one of the agency's key mechanisms for accomplishing this goal.

The Social Security Act requires SSA to provide annual statements with benefits and earnings information to individuals age 25 and older who have a Social Security number and wages or net earnings from self-employment, or whose pattern of earnings indicate a likelihood of noncovered employment.⁵ The law requires each statement to contain the following:

- an estimate of the potential monthly Social Security retirement, disability, survivor, and auxiliary benefits and a description of the benefits under Medicare;⁶

⁴GAO, *Social Security: Criteria for Evaluating Social Security Reform Proposals*, [GAO/T-HEHS-99-94](#) (Washington, D.C.: Mar. 25, 1999).

⁵42 U.S.C. § 1320b-13(a)(3) and (c)(2).

⁶The law requires that only the statements sent to people age 50 and older contain actual benefit estimates, but SSA provides benefit estimates regardless of age.

-
- the amount of wages paid to the employee and income from self-employment;
 - an estimate of the individual's aggregate contributions paid to Social Security, including employer contributions;
 - an estimate of the individual's aggregate contributions paid to Medicare, including employer contributions; and
 - for individuals with noncovered employment, an explanation of the potential effects of the Windfall Elimination Provision and the Government Pension Offset on their monthly Social Security benefits.⁷

The requirement to provide the annual statements was phased in beginning in fiscal year 1995, when SSA was required to provide the statement—then named the Personal Earnings and Benefit Estimate Statement (PEBES)—to eligible workers who had attained the age of 60 by October 1, 1994, who were not receiving Social Security benefits and for whom a current mailing address could be determined.⁸ Starting in fiscal year 2000, SSA was required to provide the annual statement—now called the Social Security Statement—to eligible workers age 25 and older.⁹ These statements generally have been provided about 3 months before the worker's birthday. In addition, since fiscal year 1990, eligible workers have had the option of requesting a copy of the statement from SSA at any time.¹⁰

Between 1995, when SSA began providing this information to workers annually, and March 2011, when the agency suspended this effort due to budgetary concerns, SSA has mailed the statement to workers by using addresses on file with the Internal Revenue Service. In addition, between March and April 1997, SSA permitted online dissemination of the statement in an attempt to respond to customer information needs and move toward electronic service delivery. However, the brief effort was suspended after public outcry amid concerns about the privacy of

⁷42 U.S.C. § 1320b-13(a)(2). Because some public employees do not pay Social Security taxes on their government earnings but may be eligible for benefits based on other covered earnings, these two provisions are in place to take their noncovered employment into account and reduce their Social Security benefits.

⁸42 U.S.C. § 1320b-13(c)(1).

⁹42 U.S.C. § 1320b-13(c)(2).

¹⁰42 U.S.C. § 1320b-13(a)(1).

sensitive information on the Internet. Indeed, we have identified federal information security as a governmentwide high-risk area¹¹ and emphasized that ineffective information security controls can result in significant risks, including inappropriate access to sensitive information, such as personal information, and the undermining of agency missions due to embarrassing incidents that diminish public confidence in government.

The current statement has evolved over the years, partly in response to our recommended changes. The initial PEBES was a six-page document and contained information such as the worker's earnings record, benefits estimates, and a question-and-answer section about Social Security. However, in a previous report, we found that PEBES did not clearly communicate the complex information that workers needed to understand SSA's programs and benefits.¹² In response, SSA made significant changes to the format and presentation of the PEBES and began mailing a four-page Social Security Statement to the public in October 1999. While the newer statement was shorter, better organized, and easier to read, our follow-up review in 2000 identified some remaining areas of concern, including clarity of the statement's purpose and explanations of benefits.¹³ In our 2005 review of the statement's understandability, we again found weaknesses in the statement's design and recommended that SSA develop a plan for regularly evaluating and revising the statement.¹⁴ In 2006, SSA implemented changes to the content of the statement as a result of new requirements included in the Social Security Protection Act of 2004.¹⁵ These changes included adding a description of the Windfall Elimination Provision and the Government Pension Offset of

¹¹See, for example, GAO, *High-Risk Series: An Overview*, [GAO/HR-97-1](#) (Washington, D.C.: Feb. 1, 1997); GAO, *High-Risk Series: Information Management and Technology*, [GAO/HR-97-9](#) (Washington, D.C.: Feb. 1, 1997); and, GAO, *High-Risk Series: An Update*, [GAO-11-278](#) (Washington, D.C.: Feb. 16, 2011).

¹²GAO, *SSA Benefit Statements: Well Received by the Public but Difficult to Comprehend*, [GAO/HEHS-97-19](#) (Washington, D.C.: Dec. 5, 1996).

¹³GAO, *Social Security: Providing Useful Information to the Public*, [GAO/T-HEHS-00-101](#) (Washington, D.C.: Apr. 11, 2000).

¹⁴GAO, *Social Security Statements: Social Security Administration Should Better Evaluate Whether Workers Understand Their Statements*, [GAO-05-192](#) (Washington, D.C.: Apr. 1, 2005).

¹⁵Pub. L. No. 108-203, § 419, 118 Stat. 493, 533-34.

the Social Security Act. However, at that time and since, SSA has not made some of the changes to the statement we recommended in 2005, such as using graphics to aid readers in quickly comprehending information.¹⁶

Over time, SSA also began including inserts for specific age groups with the statement. For example, in October 2000, the agency began sending a “Thinking of retiring?” insert to workers age 55 and older. Because SSA considers the statement to be one of the three key elements of the agency’s financial literacy initiative, “Encourage Saving,”¹⁷ this insert was updated in 2008 to improve and clarify benefits information provided to this age group and a new insert was created to provide age-appropriate benefits information to younger workers. Since February 2009, SSA has sent “What young workers should know about Social Security and saving” with the statement to workers age 25 to 35.

SSA is Preparing to Make the Statement Available Online

Since SSA suspended mailings of the statement in March 2011, the agency has been assessing the feasibility of making the statement available online. Based on the Commissioner of SSA’s earlier testimony to Congress, as well as our interviews with officials from various SSA offices, SSA is currently considering making the statement available online for all eligible individuals and resuming mailings of the statement to eligible individuals age 60 and older who have not yet begun claiming benefits. Further, when mailings resume, SSA expects to allow anyone to request the paper statement, including those younger than 25.¹⁸ At best, officials said the provision of the statement, both online and through the mail, may be resumed early in calendar year 2012, though they are currently unsure of the timeline. Although the Commissioner has not yet announced a final decision on how SSA will proceed with the provision of the statement, SSA officials expect he will make a final decision this summer. In the interim, copies of the statement are not available from

¹⁶See appendix I for a copy of the current statement.

¹⁷Realizing SSA’s unique position to educate the public about retirement and encourage savings, SSA’s 2008–2013 Strategic Plan included a new Encourage Saving initiative.

¹⁸SSA is required to provide annual and requested statements to eligible workers age 25 and older. Currently, SSA does not provide statements to younger workers.

SSA,¹⁹ and SSA is instead directing individuals to the agency's online Retirement Estimator to estimate their future benefits.²⁰ However, because the estimator does not provide individuals with their earnings records or personalized information on other SSA benefits, such as those for disability, certain statement information is currently unavailable.

Although SSA's first attempt to make the statement available online in 1997 was short-lived due to privacy concerns, SSA may now be better positioned to move forward with this approach, though it is unknown when the agency will be fully ready. SSA is developing a new electronic authentication system²¹ and a "MySocialSecurity" Web page to allow individuals to access personalized SSA information online. Officials report that both the authentication system and the "MySocialSecurity" Web page have already undergone initial testing to assess their feasibility and public opinion about such an approach. While the agency had not determined what information would initially be made available through this portal, when the Commissioner suspended mailings of the statement in March of this year, SSA decided that the statement would be the top priority. According to officials, both the authentication system and the statement page for "MySocialSecurity" are currently in the initial development phase, as staff build the prototypes. Once the prototypes are completed, SSA will conduct additional testing both internally and with the public, on an iterative basis, until the agency determines that both the authentication system and the statement page on "MySocialSecurity" provide sufficient safeguards and are user-friendly. Recently, officials conducted a risk assessment of the information contained in the statement to determine

¹⁹Because the statement is generally sent to eligible individuals about 3 months before their birthdays, workers with birthdays through June 2011 should have received mailed statements. However, because SSA does not anticipate resuming provision of the statement until early calendar year 2012, it is expected that SSA will not provide a large portion of the population with a statement in 2011.

²⁰The Retirement Estimator is available at www.ssa.gov/estimator/, last accessed July 5, 2011.

²¹Authentication is defined as the process of confirming an asserted identity with a specified or understood level of confidence. Electronic authentication (E-authentication) is the process of establishing confidence in user identities electronically presented to an information system.

that the authentication system has the appropriate safeguards in place.²² SSA officials said that testing of the online statement page will begin in August, but they could not provide a date for when the authentication system testing will begin. Because officials do not know how long the testing phase will last, they could not provide a date for when the statement will be available to the public online.

Although officials told us that they plan to fully assess the portal's safeguards before moving ahead with the online statement, SSA's Inspector General recently expressed concerns about the agency's information technology systems, including service delivery. Specifically, in a recent report on SSA management challenges,²³ while the Inspector General noted his support of SSA's decision to offer more services online to enhance customer service, he cautioned the agency to proceed carefully with this initiative, ensuring proper authentication controls are in place before full implementation. As we have reported over the years, protecting sensitive information is a governmentwide concern. Consistent with the evolving and growing nature of the threats to federal information systems, federal agencies are reporting an increasing number of security incidents. These incidents put sensitive, personally identifiable information at risk, which can expose individuals to loss of privacy, identity theft, and financial crimes. One of the three most prevalent types of incidents reported by federal agencies during fiscal year 2010 was unauthorized access, where an individual gains logical or physical access to a system without permission.

²²In developing the new electronic authentication system, SSA officials said they followed guidelines from the Office of Management and Budget (OMB) and the National Institute of Standards and Technology. OMB defines four levels of authentication assurance for electronic transactions and identifies criteria for determining the level of assurance required for specific applications and transactions, based on risks and their likelihood of occurrence. The levels increase from 1 to 4 based on increasing risk level. For example, OMB guidance states that level 2 is appropriate for a wide-range of business with the public, and level 4 is appropriate when a person is gaining access to highly restricted Web resources. Because it was unclear what SSA information would be made available behind the system, SSA developed plans for the system that meet criteria for levels 2 and 3. The agency's recent risk assessment determined that the online statement is a level 2 application. As part of our analysis, we did not independently assess the level of authentication necessary for the statement.

²³See SSA Inspector General, *Top Issues Facing Social Security Administration Management—Fiscal Year 2011*, (Dec. 1, 2010).

While SSA officials reported that upcoming tests of the portal will focus on its user-friendliness, they do not have plans in place for publicizing the online statement. Specifically, the project lead for the online statement said that an internal work group is currently considering options for SSA's public roll-out of the online statement, but the agency has not yet developed a plan for carrying it out. However, if significant numbers of workers do not choose to access the statement online, SSA could face increased requests for mailed paper copies of the statement and higher administrative costs. Key SSA officials involved in the project said they are optimistic that once the statement is available online, many people will want real-time access to this information. Nonetheless, through its own 2010 survey of statement recipients, SSA found that only 21 percent expressed a preference for receiving the statement electronically instead of by mail, including 8 percent who said they would prefer to receive the statement on request via e-mail and 13 percent who said they would prefer to obtain it online. These data suggest that SSA will need to employ a substantial public relations strategy to ensure workers are made aware of and encouraged to access the online statement.²⁴

SSA officials also could not provide information on how they plan to address access issues related to the online statement. Although SSA currently has a pilot project underway that has made computer workstations available to the public in selected field offices,²⁵ SSA officials have not yet determined how those could be used to access the portal and online statement. However, such use may be needed by individuals who do not otherwise have Internet access. In addition, key officials involved in the online statement project could not provide information on any other plans SSA is developing to address Internet access issues. Concerning access to the online statement for workers with limited English proficiency, officials explained that they would like to develop Spanish versions of the portal and online statement in the future, but the

²⁴Federal law also requires SSA, to the maximum extent practicable, to notify eligible individuals of the availability of the statement. 42 U.S.C. § 1320b-13(b). In comments, SSA officials said that this provision requires the agency to inform individuals of the availability of statements upon request, not statements in general. As a result, SSA officials said that this provision does not appear to require the agency to employ a substantial public relations campaign for the online statement.

²⁵Eighty-nine of SSA's approximately 1,300 field offices are sites for this pilot project.

first publicly released versions will be in English only.²⁶ However, when SSA resumes mailings of the paper statement, workers will be able to request paper statements in English or Spanish.

Finally, while the Commissioner cited budget constraints as the reason for suspending mailings of the statement March 2011,²⁷ total costs associated with the agency's plans for resuming provision of the statement are unknown. Although SSA is required to provide the statement annually to eligible individuals who meet the statutory requirements, officials said SSA suspension of the statement mailings is expected to save the agency \$30 million in fiscal year 2011. Further, officials said that the agency decided not to renew the contract for mailing the statements for another year as one of several measures to ensure SSA remained within its budget. SSA officials indicated that the agency's fiscal year 2011 appropriation for administrative expenses, which is used for the provision of the statement, was \$1 billion below the President's budget request and about \$23 million below its fiscal year 2010 appropriation.²⁸ While the suspension may save SSA administrative costs in the short-term, the full extent of savings is unknown, as officials could not provide us with an estimate of the total cost of the online statement project. SSA officials said they expect that this project will be cost-effective over time; however, it may involve greater costs in the short-term for development, testing, and publicity. Further, SSA officials in charge of drafting the new contract for mailing statements acknowledged that it is unknown how many workers will request mailed statements once the online statement is available, as that number will depend on factors such as individuals' willingness and capability to access the statement online. The new contract for mailing statements, likely only for those age 60 and

²⁶SSA has recently taken steps to provide retirement benefits information in Spanish online. For example, in December 2010, SSA released an online Spanish-language Retirement Estimator for public use, to "provide a broader audience with important information they need to plan for a secure retirement." However, as previously noted, the Retirement Estimator does not provide all of the information that is available on the statement.

²⁷Because of its budget constraints, SSA cut spending on various activities during fiscal year 2011. However, according to an SSA budget official, the statement mailings were the only mandatory function that the agency cut.

²⁸According to an SSA budget official, in fiscal year 2010, SSA's appropriation for its Limitation on Administrative Expenses account was \$11.447 billion, and in fiscal year 2011, the agency's appropriation was \$11.424 billion. However, the President's budget request for fiscal year 2011 was \$12.379 billion.

older who have not yet begun claiming benefits and those who request it, is currently being drafted as a cost reimbursement contract, which is considered high risk for the government because of the potential for cost escalation.

Beyond Format Enhancements, SSA is Taking Only Limited Steps to Improve the Statement's Usefulness

SSA officials said they expect to improve the usefulness of the statement for some by moving it to an online format. While they acknowledged that budgetary constraints were the driving factor behind the agency's consideration of online statements, they also suggested that the online format has advantages for individuals. Specifically, individuals will have immediate access to their statements through a format that is commonly used by banks, health care providers, and others. For those with Internet access, the information will be available whenever they are thinking about retirement planning. Further, in the event that they spot an error in their earnings information and request a correction, verification that their earnings history has been accurately updated will be easier because the online statement will be readily available.²⁹

Further, SSA plans to make some limited design enhancements to the online version of the statement. Specifically, officials told us the online format offers the agency an opportunity to provide links to related information, thereby allowing SSA to minimize some lengthy descriptions and add richer information without adding to the statement's length. For example, officials told us they plan to link some of the information currently contained on the last page of the statement to the related benefits and earnings data in the online version, as well as add links to SSA's online tools for estimating and applying for retirement benefits. We have previously noted that the length of a document can influence how useful it is to beneficiaries, and some groups have concerns that too much information can overwhelm beneficiaries. The project lead for the online statement acknowledged this and told us SSA plans to draw upon industry best practices for screen design and layout in order to make the online statement more reader-friendly than the paper statement. (According to officials, a prototype was not available at the time of our review.) In addition, SSA plans to integrate content from its special inserts

²⁹In our prior work, we found that many industry groups place emphasis on computer-based formats, partly to lower costs like printing and mailing. One industry association commented in our work on 401(k) fees that Internet-based information is easier to maintain and update so that it tends to be more timely and accurate.

for workers age 55 and older and those age 25 to 35 in the online statement and make electronic facsimiles of the paper inserts available for viewing and printing.

While SSA is making these limited changes, the project lead said the first publicly released version of the online statement will be as similar to the current mailed statement as possible. Further, the same content that is currently available on the inserts will be made available online. While SSA plans to incorporate some graphics into the online statement, these are limited to what is already present in the paper statement and inserts. However, in our prior work, using graphics to replace text and make information more quickly and easily understandable was a common theme that emerged in the suggestions made by focus groups and a benefits consulting firm.³⁰

Officials told us they have no current plans to update the paper statement, which will still be in use, even though we and others have suggested ways to improve its design. Under SSA's current plans, in addition to mailing the paper statement to individuals meeting certain criteria³¹ and any other eligible individuals who request it, SSA will allow individuals to view and print a facsimile of the paper statement when accessing the online statement. Officials told us they do not plan to change the statement's content because much of it is statutorily required and individuals have expressed a high level of satisfaction with the statement in SSA's surveys and focus groups.³² For example, in SSA's 2010 survey, 41 percent of respondents said they were very satisfied with the statement overall and another 44 percent reported being somewhat satisfied. However, we and others have previously identified ways in

³⁰For example, many focus group participants liked a private sector statement's use of a colored pie chart illustrating what percentage Social Security and other retirement savings will be required to replace current monthly salary. The benefits consulting firm recommended this figure as a way to provide more context on income needs in retirement.

³¹According to the Commissioner's earlier testimony to the Congress, as well as our interviews with SSA officials, SSA is currently considering resuming mailings of the statement to eligible individuals age 60 and older who are not yet receiving benefits.

³²Since 2008, SSA has commissioned four surveys of the public about the statement and how well it is performing the functions of educating the public about SSA programs, aiding financial planning, and verifying earnings. The baseline survey was conducted in 2008 with follow-up surveys in 2009 and 2010. SSA has also conducted focus groups, in part, to test how well readers understand specific language and concepts in the statement and inserts.

which SSA could modify the design of the paper statement to improve its usefulness for recipients. For example, in our 2005 report,³³ we noted that the paper statement lacks white space and is text-intensive, which means that important concepts may not stand out. Similarly, in SSA's own focus groups, participants frequently noted that the statement has too much text, although in the agency's 2010 survey, some respondents said the statement is missing key information about their retirement benefit amount. According to a 2009 report from the Social Security Advisory Board, "information is presented as a laundry list of facts and data, rather than cogent summaries of things that people need to know to make informed decisions."³⁴

Furthermore, even though we and others have previously reported that certain information contained in the statement is confusing, SSA has no plans at this time to change its content in either the paper or online version. In focus groups conducted for our 2005 report, during which participants reviewed the statement's content and design and compared them with those of a private sector benefits statement, participants provided detailed insights about the areas of the statement they understood and how confusing information might be improved. For example, participants identified some cases where they did not understand the actual meaning of a word or phrase, such as "actuary" or "intermediate assumption." Also, the phrase "compact between the generations," used to describe the pay-as-you-go nature of Social Security, was unclear to many. Participants across focus groups also did not understand explanations of certain concepts discussed in the statement, such as the role of credits in determining their eligibility for retirement benefits versus the role of earnings in determining their actual retirement benefit. Information about the financial stability of the Social Security system was also confusing for most focus group participants. Phrases such as "we will need to resolve these issues soon" did not provide the information many felt they needed to understand the problem and what personal action, if any, they were expected to take. Additionally, according to a benefits consulting firm that evaluated the statement, it does not compare the retirement benefit with how much income a person may need in retirement or offer suggestions and strategies for meeting

³³See [GAO-05-192](#).

³⁴Social Security Advisory Board, *The Social Security Statement: How it Can be Improved*, (Washington, D.C.: August 2009).

income goals through other sources of retirement income.³⁵ As a result, we concluded workers may not fully understand their benefits and the role Social Security should play in their retirement planning.

SSA's own financial literacy initiative also provides detailed information on opportunities for improving the statement's usefulness, particularly to help people plan for retirement, and SSA considers the statement to be a key component of this initiative. However, the extent to which staff from the office in charge of the initiative have been consulted on the design or content of the online statement, or on decisions about which groups should continue to receive a print statement, is unclear. According to the key SSA official responsible for the initiative, the initiative's studies and the work of other researchers have found that the way information is packaged can affect how individuals respond. One research project that was funded through SSA's Financial Literacy Research Consortium³⁶ found that the presentation of benefit information can affect the age at which people report they will claim Social Security benefits.³⁷ For example, emphasizing gains (delaying claiming by one year will increase your annuity by \$X per month) rather than losses (claiming one year earlier will reduce your annuity by \$X per month) led to study respondents reporting they would delay claiming.³⁸ Another project examined how alternative approaches for presenting information on future estimated

³⁵ SSA's insert for younger workers provides some guidance on this topic. For example, it states, "Financial planners generally agree retirees will need about 70–80 percent of preretirement earnings to enjoy a comfortable retirement. For an average worker, Social Security replaces about 40 percent of annual preretirement earnings."

³⁶ The consortium consists of three nonpartisan, multidisciplinary research centers at Boston College, the RAND Corporation, and the University of Wisconsin, and is intended to develop innovative materials and programs to help Americans plan for a secure retirement. Established in 2009, the consortium was funded at \$9.2 million in fiscal year 2010 and will be discontinued at the end of fiscal year 2011 due to budget constraints, according to an agency official.

³⁷ Jeffrey R. Brown, Olivia S. Mitchell, and Arie Kapteyn, *Framing Effects and Social Security Claiming Behavior*, prepared for the Social Security Administration, WR-793-SSA (October 2010).

³⁸ The study authors recognize that a limitation of the research is that it relies on stated intentions about future claiming behavior, rather than on actual claiming decisions.

benefits might assist individuals in retirement planning and reduce the potential for confusion.³⁹

Other SSA-funded research also provides insights into areas where SSA might focus future efforts to improve the statement's usefulness. One study of near-retirees' ability to estimate their Social Security benefits found the accuracy of their estimates has not improved since the statement has been universally distributed.⁴⁰ According to the researcher, individuals' ability to accurately estimate their benefits has implications for their savings rates and investment decisions, among other considerations. Additionally, the study found that many people may interpret Social Security benefits as accruing to households rather than to individuals and therefore estimate their benefits at either half or double their actual value. This misunderstanding may be attributable to the statement lacking a general explanation of spousal benefits and not cautioning recipients that the estimates are based on their own individual earnings records and may also depend on their spouses' earnings if they are married. A separate project examined what people know about various aspects of the benefits offered by Social Security and assessed their knowledge gaps.⁴¹ Half of those responding to a seven-question quiz on basic Social Security knowledge, included as part of a survey of working-aged adults, received a grade of D or F. While two-thirds of the respondents reported that they recalled receiving the statement within the last 6 months, very few respondents understood how their Social Security benefits are calculated.⁴²

³⁹Andrew G. Biggs, *Exploring Alternative Ways to Present Estimated Future Social Security Benefits in the Social Security Statement*, prepared for the Social Security Administration, WR-801-SSA (October 2010).

⁴⁰Andrew G. Biggs, *Improving the Social Security Statement*, prepared for the Social Security Administration, WR-794-SSA (October 2010).

⁴¹Mathew Greenwald, Arie Kapteyn, Olivia S. Mitchell, and Lisa Schneider, *What Do People Know About Social Security?*, prepared for the Social Security Administration, WR-792-SSA (October 2010).

⁴²Nearly one quarter (23 percent) of respondents incorrectly believed benefits are based on Social Security taxes they have paid and interest earned on those taxes, and nearly one in five (19 percent) incorrectly believed they have to claim benefits as soon as they stop working.

Conclusions and Recommendation

Although SSA's budgetary decision to suspend statement mailings will leave some Americans without a statement this year, it has also created the impetus for SSA to seek new and more cost-effective ways to distribute this information. Providing the statement online could be one of those ways, and if SSA can assure the security of this sensitive information, this approach holds real promise: it can both meet the electronic demands of an increasingly Internet-literate population while providing flexibility for improved statement design.

Yet because the decision to suspend was made relatively abruptly, the agency faces pressure to take quick action that will restore public access to the statements. As a result, officials currently are not in a position to fully redesign the statement to improve its usefulness and clarity. Furthermore, SSA has not yet considered how they will reach those who cannot or will not obtain the statement online, though at least some will not be able to read statements provided only in English. Because people in these groups may likely be lower earners, they can least afford to remain uninformed about their Social Security benefits. Access must be addressed before the online statement can be considered a success, yet because the statement is currently unavailable, there is limited time for SSA to consider these important questions in a measured way.

Still, it is vital that SSA address the issues of access and design. Any changes made to the Social Security program to restore fiscal stability or for any other reasons must be explained to the American people clearly and quickly, to assure that participants in this important social insurance program understand what benefits they can expect and when. The statement is SSA's best option for communicating this important information and, as such, deserves to occupy a position of higher priority in SSA planning and decisionmaking.

Therefore, as SSA considers moving forward with an online statement, we recommend the following:

- the Commissioner of SSA should take steps to ensure access to the statement for all eligible workers, including those without Internet access or English proficiency. Doing so will assure that the statement remains an important tool for communicating with all workers about the Social Security program.

We provided a draft of this testimony to SSA for review and comment. SSA provided technical comments, which we incorporated as appropriate.

Chairman Johnson, Ranking Member Becerra, and Members of the Committee, this concludes my prepared statement. I would be happy to respond to questions.

Contacts and Staff Acknowledgments

For further questions on this testimony, please contact me at (202) 512-7215 or bovbjergb@gao.gov. Individuals who made key contributions to this testimony include Michael Collins, Rachel Frisk, Kristen Jones, Amy Anderson, David Chrisinger, Carla Craddock, Sarah Cornetto, Sheila McCoy, Susan Offutt, Frank Todisco, Walter Vance, Christie Motley, Mike Alexander, David Hong, and Brandon Pettis.

Appendix I: 2011 Social Security Statement



Prevent identity theft—protect your Social Security number

Your Social Security Statement

www.socialsecurity.gov

Prepared especially for Wanda Worker

January 3, 2011

See inside for your personal information →

WANDA WORKER
456 ANYWHERE AVENUE
MAINTOWN, USA 11111-1111

What's inside...

Your Estimated Benefits	2
Your Earnings Record	3
Some Facts About Social Security	4
If You Need More Information	4
To Request This Statement In Spanish	4

(Para Solicitar Una Declaración en Español)

What Social Security Means To You

This *Social Security Statement* can help you plan for your financial future. It provides estimates of your Social Security benefits under current law and updates your latest reported earnings.

Please read this *Statement* carefully. If you see a mistake, please let us know. That's important because your benefits will be based on our record of your lifetime earnings. We recommend you keep a copy of your *Statement* with your financial records.

Social Security is for people of all ages...

We're more than a retirement program. Social Security also can provide benefits if you become disabled and help support your family after you die.

Work to build a secure future...

Social Security is the largest source of income for most elderly Americans today, but Social Security was never intended to be your only source of income when you retire. You also will need other savings, investments, pensions or retirement accounts to make sure you have enough money to live comfortably when you retire.

Saving and investing wisely are important not only for you and your family, but for the entire country. If you want to learn more about how and why to save, you should visit www.mymoney.gov, a federal government website dedicated to teaching all Americans the basics of financial management.

About Social Security's future...

Social Security is a compact between generations. Since 1935, America has kept the promise of

security for its workers and their families. Now, however, the Social Security system is facing serious financial problems, and action is needed soon to make sure the system will be sound when today's younger workers are ready for retirement.

In 2015 we will begin paying more in benefits than we collect in taxes. Without changes, in 2037 the Social Security Trust Fund will be able to pay only about 78 cents for each dollar of scheduled benefits.* We need to resolve these issues soon to make sure Social Security continues to provide a foundation of protection for future generations.

Social Security on the Net...

Visit www.socialsecurity.gov on the Internet to learn more about Social Security. You can read publications, including *When To Start Receiving Retirement Benefits*; use our Retirement Estimator to obtain immediate and personalized estimates of future benefits; and when you're ready to apply for benefits, use our improved online application—It's so easy!

Michael J. Astrue
Commissioner

* These estimates are based on the intermediate assumptions from the Social Security Trustees' Annual Report to the Congress.

Your Estimated Benefits

*Retirement	You have earned enough credits to qualify for benefits. At your current earnings rate, if you continue working until... your full retirement age (67 years), your payment would be about.....\$ 1,554 a month age 70, your payment would be about\$ 1,938 a month age 62, your payment would be about\$ 1,072 a month
*Disability	You have earned enough credits to qualify for benefits. If you became disabled right now, your payment would be about.....\$ 1,419 a month
*Family	If you get retirement or disability benefits, your spouse and children also may qualify for benefits.
*Survivors	You have earned enough credits for your family to receive survivors benefits. If you die this year, certain members of your family may qualify for the following benefits: Your child.....\$ 1,107 a month Your spouse who is caring for your child.....\$ 1,107 a month Your spouse, if benefits start at full retirement age.....\$ 1,477 a month Total family benefits cannot be more than\$ 2,720 a month Your spouse or minor child may be eligible for a special one-time death benefit of \$255.
Medicare	You have enough credits to qualify for Medicare at age 65. Even if you do not retire at age 65, be sure to contact Social Security three months before your 65th birthday to enroll in Medicare.

*** Your estimated benefits are based on current law. Congress has made changes to the law in the past and can do so at any time. The law governing benefit amounts may change because, by 2037, the payroll taxes collected will be enough to pay only about 78 percent of scheduled benefits.**

We based your benefit estimates on these facts:

Your date of birth (please verify your name on page 1 and this date of birth).....	April 5, 1970
Your estimated taxable earnings per year after 2010.....	\$42,492
Your Social Security number (only the last four digits are shown to help prevent identity theft).....	XXX-XX-1234

How Your Benefits Are Estimated

To qualify for benefits, you earn “credits” through your work — up to four each year. This year, for example, you earn one credit for each \$1,120 of wages or self-employment income. When you’ve earned \$4,480, you’ve earned your four credits for the year. Most people need 40 credits, earned over their working lifetime, to receive retirement benefits. For disability and survivors benefits, young people need fewer credits to be eligible.

We checked your records to see whether you have earned enough credits to qualify for benefits. If you haven’t earned enough yet to qualify for any type of benefit, we can’t give you a benefit estimate now. If you continue to work, we’ll give you an estimate when you do qualify.

What we assumed — If you have enough work credits, we estimated your benefit amounts using your average earnings over your working lifetime. For 2011 and later (up to retirement age), we assumed you’ll continue to work and make about the same as you did in 2009 or 2010. We also included credits we assumed you earned last year and this year.

Generally, the older you are and the closer you are to retirement, the more accurate the retirement estimates will be because they are based on a longer work history with fewer uncertainties such as earnings fluctuations and future law changes. We encourage you to use our online Retirement Estimator at www.socialsecurity.gov/estimator to obtain immediate and personalized benefit estimates.

We can’t provide your actual benefit amount until you apply for benefits. **And that amount may differ from the estimates stated above because:**

- (1) Your earnings may increase or decrease in the future.
- (2) After you start receiving benefits, they will be adjusted for cost-of-living increases.

- (3) Your estimated benefits are based on current law. **The law governing benefit amounts may change.**
- (4) Your benefit amount may be affected by **military service, railroad employment or pensions earned through work on which you did not pay Social Security tax.** Visit www.socialsecurity.gov/mystatement to learn more.

Windfall Elimination Provision (WEP) — In the future, if you receive a pension from employment in which you do not pay Social Security taxes, such as some federal, state or local government work, some nonprofit organizations or foreign employment, and you also qualify for your own Social Security retirement or disability benefit, your Social Security benefit may be reduced, but not eliminated, by WEP. The amount of the reduction, if any, depends on your earnings and number of years in jobs in which you paid Social Security taxes, and the year you are age 62 or became disabled. For more information, please see *Windfall Elimination Provision* (Publication No. 05-10045) at www.socialsecurity.gov/WEP.

Government Pension Offset (GPO) — If you receive a pension based on federal, state or local government work in which you did not pay Social Security taxes and you qualify, now or in the future, for Social Security benefits as a current or former spouse, widow or widower, you are likely to be affected by GPO. If GPO applies, your Social Security benefit will be reduced by an amount equal to two-thirds of your government pension, and could be reduced to zero. Even if your benefit is reduced to zero, you will be eligible for Medicare at age 65 on your spouse’s record. To learn more, please see *Government Pension Offset* (Publication No. 05-10007) at www.socialsecurity.gov/GPO.

Your Earnings Record

Years You Worked	Your Taxed Social Security Earnings	Your Taxed Medicare Earnings
1986	578	578
1987	1,427	1,427
1988	2,534	2,534
1989	4,215	4,215
1990	5,813	5,813
1991	7,199	7,199
1992	9,045	9,045
1993	11,245	11,245
1994	13,585	13,585
1995	15,837	15,837
1996	18,155	18,155
1997	20,718	20,718
1998	23,177	23,177
1999	25,703	25,703
2000	28,197	28,197
2001	29,851	29,851
2002	30,982	30,982
2003	32,430	32,430
2004	34,617	34,617
2005	36,544	36,544
2006	38,822	38,822
2007	41,162	41,162
2008	42,601	42,601
2009	42,492	42,492
2010	Not yet recorded	Not yet recorded

You and your family may be eligible for valuable benefits:

When you die, your family may be eligible to receive survivors benefits.

Social Security may help you if you become disabled—even at a young age.

A young person who has worked and paid Social Security taxes in as few as two years can be eligible for disability benefits.

Social Security credits you earn move with you from job to job throughout your career.

Total Social Security and Medicare taxes paid over your working career through the last year reported on the chart above:

Estimated taxes paid for Social Security:		Estimated taxes paid for Medicare:	
You paid:	\$31,027	You paid:	\$7,625
Your employers paid:	\$31,027	Your employers paid:	\$7,625

Note: In 2011, you pay 4.2 percent of your salary, up to \$106,800, in Social Security taxes and 1.45 percent in Medicare taxes on your entire salary. Your employer pays 6.2 percent in Social Security taxes and 1.45 percent in Medicare taxes for you. If you are self-employed, you pay the combined employee and employer amount of 10.4 percent in Social Security taxes and 2.9 percent in Medicare taxes on your net earnings.

Help Us Keep Your Earnings Record Accurate

You, your employer and Social Security share responsibility for the accuracy of your earnings record. Since you began working, we recorded your reported earnings under your name and Social Security number. We have updated your record each time your employer (or you, if you're self-employed) reported your earnings.

Remember, it's your earnings, not the amount of taxes you paid or the number of credits you've earned, that determine your benefit amount. When we figure that amount, we base it on your average earnings over your lifetime. If our records are wrong, you may not receive all the benefits to which you're entitled.

Review this chart carefully using your own records to make sure our information is correct and that we've recorded each year you worked. You're the only person who can look at the earnings chart and know whether it is complete and correct.

Some or all of your earnings from **last year** may not be shown on your *Statement*. It could be that we still were

processing last year's earnings reports when your *Statement* was prepared. Your complete earnings for last year will be shown on next year's *Statement*. **Note:** If you worked for more than one employer during any year, or if you had both earnings and self-employment income, we combined your earnings for the year.

There's a limit on the amount of earnings on which you pay Social Security taxes each year. The limit increases yearly. Earnings above the limit will not appear on your earnings chart as Social Security earnings. (For Medicare taxes, the maximum earnings amount began rising in 1991. Since 1994, all of your earnings are taxed for Medicare.)

Call us right away at 1-800-772-1213 (7 a.m.–7 p.m. your local time) if any earnings for years **before last year** are shown incorrectly. Please have your W-2 or tax return for those years available. (If you live outside the U.S., follow the directions at the bottom of page 4.)

Some Facts About Social Security

About Social Security and Medicare...

Social Security pays retirement, disability, family and survivors benefits. Medicare, a separate program run by the Centers for Medicare & Medicaid Services, helps pay for inpatient hospital care, nursing care, doctors' fees, drugs, and other medical services and supplies to people age 65 and older, as well as to people who have been receiving Social Security disability benefits for two years or more. Medicare does not pay for long-term care, so you may want to consider options for private insurance. Your Social Security covered earnings qualify you for both programs. For more information about Medicare, visit www.medicare.gov or call **1-800-633-4227** (TTY **1-877-486-2048** if you are deaf or hard of hearing).

Retirement — If you were born before 1938, your full retirement age is 65. Because of a 1983 change in the law, the full retirement age will increase gradually to 67 for people born in 1960 and later.

Some people retire before their full retirement age. You can retire as early as 62 and take benefits at a reduced rate. If you work after your full retirement age, you can receive higher benefits because of additional earnings and credits for delayed retirement.

Disability — If you become disabled before full retirement age, you can receive disability benefits after six months if you have:

- enough credits from earnings (depending on your age, you must have earned six to 20 of your credits in the three to 10 years before you became disabled); and
- a physical or mental impairment that's expected to prevent you from doing "substantial" work for a year or more *or* result in death.

If you are filing for disability benefits, please let us know if you are on active military duty or are a recently discharged veteran, so that we can handle your claim more quickly.

Family — If you're eligible for disability or retirement benefits, your current or divorced spouse, minor children or adult children disabled before age 22 also may receive benefits. Each may qualify for up to about 50 percent of your benefit amount.

Survivors — When you die, certain members of your family may be eligible for benefits:

- your spouse age 60 or older (50 or older if disabled, or any age if caring for your children younger than age 16); and
- your children if unmarried and younger than age 18, still in school and younger than 19 years old, or adult children disabled before age 22.

If you are divorced, your ex-spouse could be eligible for a widow's or widower's benefit on your record when you die.

Extra Help with Medicare — If you know someone who is on Medicare and has limited income and resources, extra help is available for prescription drug costs. The extra help can help pay the monthly premiums, annual deductibles and prescription co-payments. To learn more or to apply, visit www.socialsecurity.gov or call **1-800-772-1213** (TTY **1-800-325-0778**).

Receive benefits and still work...

You can work and still get retirement or survivors benefits. If you're younger than your full retirement age, there are limits on how much you can earn without affecting your benefit amount. When you apply for benefits, we'll tell you what the limits are and whether work would affect your monthly benefits. When you reach full retirement age, the earnings limits no longer apply.

Before you decide to retire...

Carefully consider the advantages and disadvantages of early retirement. If you choose to receive benefits before you reach full retirement age, your monthly benefits will be reduced.

To help you decide the best time to retire, we offer a free publication, *When To Start Receiving Retirement Benefits* (Publication No. 05-10147), that identifies the many factors you should consider before applying. Most people can receive an estimate of their benefit based on their actual Social Security earnings record by going to www.socialsecurity.gov/estimator. You also can calculate future retirement benefits by using the Social Security Benefit Calculators at www.socialsecurity.gov.

Other helpful free publications include:

- *Retirement Benefits* (No. 05-10035)
- *Understanding The Benefits* (No. 05-10024)
- *Your Retirement Benefit: How It Is Figured* (No. 05-10070)
- *Windfall Elimination Provision* (No. 05-10045)
- *Government Pension Offset* (No. 05-10007)
- *Identity Theft And Your Social Security Number* (No. 05-10064)

We also have other leaflets and fact sheets with information about specific topics such as military service, self-employment or foreign employment. You can request Social Security publications at our website, www.socialsecurity.gov, or by calling us at **1-800-772-1213**. Our website has a list of frequently asked questions that may answer questions you have. We have easy-to-use online applications for benefits that can save you a telephone call or a trip to a field office.

You may also qualify for government benefits outside of Social Security. For more information on these benefits, visit www.govbenefits.gov.

If you need more information—Visit www.socialsecurity.gov/mystatement on the Internet, contact any Social Security office, call **1-800-772-1213** or write to Social Security Administration, Office of Earnings Operations, P.O. Box 33026, Baltimore, MD 21290-3026. If you're deaf or hard of hearing, call TTY **1-800-325-0778**. If you have questions about your personal information, you must provide your complete Social Security number. If your address is incorrect on this *Statement*, ask the Internal Revenue Service to send you a Form 8822. We don't keep your address if you're not receiving Social Security benefits.

Para solicitar una *Declaración* en español, llame al **1-800-772-1213**

This is a work of the U.S. government and is not subject to copyright protection in the United States. The published product may be reproduced and distributed in its entirety without further permission from GAO. However, because this work may contain copyrighted images or other material, permission from the copyright holder may be necessary if you wish to reproduce this material separately.

GAO's Mission

The Government Accountability Office, the audit, evaluation, and investigative arm of Congress, exists to support Congress in meeting its constitutional responsibilities and to help improve the performance and accountability of the federal government for the American people. GAO examines the use of public funds; evaluates federal programs and policies; and provides analyses, recommendations, and other assistance to help Congress make informed oversight, policy, and funding decisions. GAO's commitment to good government is reflected in its core values of accountability, integrity, and reliability.

Obtaining Copies of GAO Reports and Testimony

The fastest and easiest way to obtain copies of GAO documents at no cost is through GAO's Web site (www.gao.gov). Each weekday afternoon, GAO posts on its Web site newly released reports, testimony, and correspondence. To have GAO e-mail you a list of newly posted products, go to www.gao.gov and select "E-mail Updates."

Order by Phone

The price of each GAO publication reflects GAO's actual cost of production and distribution and depends on the number of pages in the publication and whether the publication is printed in color or black and white. Pricing and ordering information is posted on GAO's Web site, <http://www.gao.gov/ordering.htm>.

Place orders by calling (202) 512-6000, toll free (866) 801-7077, or TDD (202) 512-2537.

Orders may be paid for using American Express, Discover Card, MasterCard, Visa, check, or money order. Call for additional information.

To Report Fraud, Waste, and Abuse in Federal Programs

Contact:

Web site: www.gao.gov/fraudnet/fraudnet.htm

E-mail: fraudnet@gao.gov

Automated answering system: (800) 424-5454 or (202) 512-7470

Congressional Relations

Ralph Dawn, Managing Director, dawnr@gao.gov, (202) 512-4400
U.S. Government Accountability Office, 441 G Street NW, Room 7125
Washington, DC 20548

Public Affairs

Chuck Young, Managing Director, youngc1@gao.gov, (202) 512-4800
U.S. Government Accountability Office, 441 G Street NW, Room 7149
Washington, DC 20548

