



Testimony

Before the Subcommittee on Social Security, Pensions, and Family Policy, Committee on Finance, United States Senate

For Release on Delivery
Expected at 2:45 pm ET
Tuesday, Sept. 21st, 2021

SUPPLEMENTAL SECURITY INCOME

SSA Faces Ongoing Challenges with Work Incentives and Improper Payments

Statement of Elizabeth H. Curda, Director, Education,
Workforce, and Income Security

GAO@100 Highlights

Highlights of [GAO-21-105419](#), a report to the Subcommittee on Social Security, Pensions, and Family Policy, Committee on Finance, United States Senate

Why GAO Did This Study

SSI is a federal assistance program administered by SSA that provides cash benefits to certain individuals who are elderly, blind, or have a disability. SSI acts as a safety net for individuals who have limited resources and little or no other income. As such, SSI is a means-tested program. As of July 2021, approximately 71 percent of SSI beneficiaries were children or working-age individuals with disabilities. SSA faces longstanding challenges related to administering SSI and its other disability programs. GAO has issued multiple reports with recommendations on how SSA might address these challenges.

This testimony describes SSA's challenges with (1) incentivizing employment for SSI recipients who wish to work, and (2) preventing improper payments to SSI recipients, including overpayments.

This statement is based primarily on prior GAO reports issued between 2010 and 2021, as well as preliminary observations from an ongoing GAO review of the Ticket program. To conduct the work for these reports and the ongoing review, GAO used a variety of methods including analyzing data; reviewing relevant federal laws, regulations, and guidance; reviewing key agency documents, such as SSA's strategic plan and annual SSI stewardship reports; and interviewing experts and SSA officials.

View [GAO-21-105419](#). For more information, contact Elizabeth H. Curda at (202) 512-7215 or curdae@gao.gov

September 2021

SUPPLEMENTAL SECURITY INCOME

SSA Faces Ongoing Challenges with Work Incentives and Improper Payments

What GAO Found

The Social Security Administration (SSA) has undertaken several efforts to encourage employment for individuals with disabilities who receive Supplemental Security Income (SSI) and who would like to work, but few benefit from these supports.

- **Work incentives and supports for transition-age youth.** SSA administers work incentives and other employment supports for transition-age youth (ages 14 to 17) on SSI. These supports encourage work by allowing these youth to keep at least some of their benefits even if they have earnings. In 2017, GAO analysis of SSA data from 2012 to 2015 found that less than 1.5 percent of SSI youth benefitted from these incentives. According to SSA and other officials, this may be because SSI youth and their families are often unaware of or do not understand the incentives, and may fear that work will negatively affect their benefits or eligibility.
- **Work incentives for working-age adults.** The Ticket to Work and Self-Sufficiency Program (Ticket) is a voluntary program that was established to assist individuals with disabilities in obtaining and retaining employment, and help reduce dependency on benefits. Preliminary GAO analysis of Ticket indicates that SSI recipients participated more often than other disability beneficiaries, and benefitted modestly from the program. GAO analysis of SSA data from 2002 to 2015 found, 5 years after participating in Ticket, about 4 percent of SSI participants had left the disability rolls due to earnings from work, compared with 2 percent of nonparticipants who were similar in characteristics such as age, disability type, and education. However, earnings for SSI Ticket participants remained low. GAO's analysis of data from 2002 to 2018 shows that average earnings for SSI Ticket participants, 5 years after participating, were \$3,940 per year, including 57 percent who did not report any earnings at all. GAO's preliminary work also indicates that Ticket participants face a number of challenges to returning to work, including their primary disabling condition, which may not improve sufficiently to allow for fulltime employment, and disincentives to work such as the loss of cash and medical benefits.

Prior and ongoing GAO work has identified issues with SSA's efforts to reduce improper payments, including overpayments, to SSI beneficiaries in general and beneficiaries who are working in particular. Overpayments can occur when beneficiaries who work do not timely report earnings to SSA or SSA delays in adjusting their benefit amounts. SSA reported that SSI's overpayment rate in fiscal year 2019 was estimated at 8.13 percent, higher than other SSA programs. Further, SSA reported it made approximately \$4.6 billion in SSI overpayments in fiscal year 2019. Overpayments may have to be repaid, which may be burdensome for recipients, especially those who were not aware that they were overpaid and already spent the money. While SSA has taken steps to reduce overpayments, SSA's Office of Inspector General found that SSA had not resolved lags in updating information on beneficiaries' earnings. In addition, SSA has not implemented a 2020 GAO priority recommendation that it develop and implement a process to measure the effectiveness of its corrective actions for improper payments, including overpayments.

September 21, 2021

Chairman Brown, Ranking Member Young, and Members of the Subcommittee:

I am pleased to be here today to discuss our prior and ongoing work on the Supplemental Security Income (SSI) program, including the Social Security Administration's (SSA) efforts to encourage its beneficiaries to work if able and to correctly pay them benefits. SSI is a federal assistance program administered by SSA that provides cash benefits for certain individuals who are elderly, blind, or have a disability. SSI acts as a safety net for individuals who have limited resources and little or no other income. As of July 2021, approximately 71 percent of SSI recipients were children or working-age individuals with disabilities. Specifically, during the month of July, 4.4 million working-age SSI beneficiaries received approximately \$2.9 billion dollars in benefits, with an average monthly payment of about \$617.¹ During the same month, 1.1 million child SSI beneficiaries received \$757 million dollars, with an average monthly benefit of \$693. According to SSA, in many states, eligibility for SSI also confers eligibility for Medicaid benefits.²

SSA faces longstanding challenges in administering SSI. We have issued a number of reports with recommendations for how SSA might address these challenges. While SSA has agreed with and taken action on many of our recommendations, others have not been implemented. In addition, Social Security disability programs are on GAO's High Risk List due to persistent workload and other management challenges.³ The COVID-19 pandemic in 2020-2021 has presented unprecedented workload challenges as the agency closed its offices to the public and transitioned to remote service delivery.⁴ The pandemic also created new challenges

¹In addition to setting a federal benefit standard, federal law also permits individual states to supplement the federal payment with an additional monthly amount. As of May 2020, 44 States and the District of Columbia have optional state supplementation programs.

²According to SSA, in 18 states SSI eligibility does not confer automatic eligibility for Medicaid. Also, SSA stated that SSI applicants who are not categorically eligible for SSI may be Medicaid-eligible, depending on state eligibility rules.

³*High-Risk Series: Dedicated Leadership Needed to Address Limited Progress in Most High-Risk Areas*, [GAO-21-119SP](#) (Washington, D.C.: Mar. 2, 2021).

⁴In certain instances, SSA allowed for limited in-office appointments for critical services.

for SSA, such as in reaching vulnerable populations who traditionally rely on SSA's in-person services.

This testimony describes SSA's challenges with (1) incentivizing employment for SSI recipients who wish to work, and (2) preventing improper payments to SSI recipients, including overpayments when earnings exceed allowable thresholds. My testimony is based primarily on reports we issued from 2010 to 2021,⁵ as well as preliminary observations from our ongoing review of the Ticket to Work and Self-Sufficiency Program (Ticket to Work or Ticket).⁶

We used multiple methodologies to conduct the work for our prior reports. We analyzed SSI data; reviewed relevant federal laws, regulations, and guidance; reviewed key agency documents, such as SSA's strategic plan and annual SSI stewardship reports; and interviewed SSA officials.⁷ In this testimony, we also include preliminary observations from our forthcoming report on SSA's Ticket program, a voluntary program established to assist individuals with disabilities to obtain and retain employment, and reduce their dependency on benefits.⁸ That analysis compares outcomes for Ticket participants to a statistically matched group of similar nonparticipants using data from SSA's Disability Analysis File from 2002 to 2018 matched with earnings data from SSA's Master

⁵This statement is also based on an ongoing review of SSA data and updates on actions taken to address past GAO recommendations we obtained in September 2021 from reviewing SSA reports and guidance. Prior GAO reports are cited throughout and include GAO, *Supplemental Security Income: SSA Has Taken Steps to Prevent and Detect Overpayments, but Additional Actions Could Be Taken to Improve Oversight*, [GAO-13-109](#) (Washington, D.C.: Dec. 14, 2012); *Supplemental Security Income: SSA Could Strengthen Its Efforts to Encourage Employment for Transition-Age Youth*, [GAO-17-485](#) (Washington, D.C.: May 17, 2017); *Highlights of a Forum: Actions That Could Increase Work Participation for Adults with Disabilities*, [GAO-10-812SP](#) (Washington, D.C.: July 29, 2010); *Payment Integrity: Selected Agencies Should Improve Efforts to Evaluate Effectiveness of Corrective Actions to Reduce Improper Payments*, [GAO-20-336](#) (Washington, D.C.: Apr 01, 2020); and [GAO-21-119SP](#).

⁶The Explanatory Statement accompanying the Consolidated Appropriations Act, 2018, contains a provision for GAO to study and issue a report on the effects of Ticket to Work to the Committees on Appropriations of the House of Representatives and the Senate, the Committee on Ways and Means of the House of Representatives, and the Committee on Finance of the Senate. 164 Cong. Rec. H2707 (Mar. 22, 2018). We expect to issue a report on the results of this work in fall 2021.

⁷More information on the scope and methodology of our work is contained within each of the published reports.

⁸See Pub. L. No. 106-170, § 2(b)(4), 113 Stat. 1860, 1863.

Earnings File.⁹ We assessed the data we received by, for example, reviewing relevant documentation and interviewing knowledgeable officials, and determined that the data were sufficiently reliable for the purposes of our reporting objectives.

We performed the work on which this statement is based 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 believe that the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objectives.

Background

SSI Eligibility

The SSI program is a means tested program that was established in 1972 under Title XVI of the Social Security Act and provides payments to individuals who are elderly, blind, or have disabilities—both adults and children—who meet certain financial eligibility requirements.¹⁰ To determine financial eligibility, SSA staff review SSI applications. To be eligible, in 2021, an individual's or married couple's monthly countable income had to be less than the monthly federal SSI benefit rate of \$794 for an individual and \$1,191 for a married couple. Further, countable resources (such as financial institution accounts) had to be \$2,000 or less for individuals and \$3,000 or less for married couples. SSI recipients are to report changes in their income and financial resources to SSA as soon as they occur. A penalty may be deducted from the recipient's benefit if the report of a change is not made within 10 days after the close of the

⁹Using SSA data, we sought to analyze earnings, benefits, and other outcomes of Ticket participants in relation to nonparticipants. We used statistical matching methods to construct this comparison group of nonparticipants and to adjust for differences between the two groups. The resulting comparison group was similar on average to the Ticket participants on characteristics that could influence Ticket participation such as the primary disabling condition, expectations of medical recovery, state of residence, age, gender, and education level. These matching methods yielded a comparison group that allowed us to analyze outcomes for nonparticipants similar to Ticket participants. Comparison group members received similar amounts of disability benefits before the participants started services, but on average earned \$487 less per year than participants before services started.

¹⁰The SSI program was established by the Social Security Amendments of 1972 and became effective in 1974. Pub. L. No. 92-603, § 301, 86 Stat. 1329, 1465 (codified as amended at 42 U.S.C. § 1381-1383f).

month in which the change occurred.¹¹ If income changes are not reported in a timely manner, or if the change in income is not processed in a timely manner, an improper payment may occur. An improper payment is defined as any payment that should not have been made or that was made in an incorrect amount (including overpayments and underpayments) under statutory, contractual, administrative, or other legally applicable requirements.¹²

SSI also has two sets of medical eligibility requirements to determine disability—one for adults (individuals age 18 and older) and one for individuals under 18. For adults to be considered disabled, they must have a medically determinable physical or mental impairment (or combination of impairments) that prevents them from doing any substantial gainful activity (SGA) and that has lasted or is expected to last for a continuous period of at least 12 months or result in death.¹³ While similar to the requirements for adults, the requirements for children are that the impairment must cause marked and severe functional limitations.¹⁴

Work Incentives for Transitioning Youth

As a provider of means-tested benefits, SSA does not provide direct employment services to SSI recipients, including transitioning youth (ages 14 to 17) on SSI. However, for recipients who want to work, the SSI program is designed to support their efforts and reduce their reliance on benefits, according to SSA's Annual Report of the Supplemental Security Income Program. Federal law provides several work incentives and other employment supports to help SSI recipients, including youth, enter, re-

¹¹20 C.F.R. §§ 416.708(c) and (d) and 416.714.

¹²31 U.S.C. § 3351(4).

¹³Substantial gainful activity, or SGA, describes a level of work activity that is both substantial (i.e., involves the performance of significant physical or mental activities) and gainful (i.e., the kind of work usually done for pay or profit). Generally, work earnings of over \$1,310 a month are evidence of ability to engage in SGA. If an SSI *applicant* is earning over \$1,310 a month, he or she generally would not be considered disabled. However, if an SSI *recipient* is earning over \$1,310 a month, he or she could continue to be eligible for SSI. SSA, *Annual Report of the Supplemental Security Income Program*, (Baltimore, MD: May 29, 2020).

¹⁴Individuals under age 18 are considered disabled if they have a medically determinable physical or mental impairment or combination of impairments that causes marked and severe functional limitations, and that can be expected to result in death or has lasted or can be expected to last for a continuous period of not less than 12 months. If a child is blind, they must meet the same definition of blindness as applied to adults. 42 U.S.C. § 1382c(a).

enter, or stay in the workforce. Most transition-age youth are also students, and the importance of education is emphasized by the primary work incentive for this population, the Student Earned Income Exclusion (SEIE), which encourages work, but generally requires recipients to attend school to be eligible for the exclusion of some of their income when calculating SSI benefits. SSA also administers other work incentives and employment supports that are available, but not targeted, to transition-age youth.

Ticket to Work Overview

Ticket was established to assist individuals with disabilities to obtain and retain employment, and help reduce dependency on benefits. This voluntary program was also designed to provide beneficiaries with greater choice in public and private providers of employment services, such as job preparation and placement and vocational rehabilitation services.¹⁵ In general, SSI beneficiaries ages 18 through 64 are eligible for Ticket.¹⁶ These beneficiaries may choose whether or not to use their tickets, and with which service providers.

SSA Faces Challenges with Work Incentives for SSI Recipients who Want to Work

Few Transition-Age Youth Took Advantage of Available Work Incentives

As we reported in 2017, SSA administers work incentives and other employment supports for transition-age youth on SSI as they move into adulthood, but few benefitted from these supports.¹⁷ These supports encourage work by allowing transition-age youth to keep at least some of their benefits even if they have earnings. The work incentive targeted specifically to younger SSI recipients is the Student Earned Income

¹⁵Congressional Research Service, *Ticket to Work and Self-Sufficiency Program: Overview and Current Issues*, R41934, (updated Jan. 24, 2014).

¹⁶Beneficiaries of SSA's other disability program, Social Security Disability Insurance (SSDI), and beneficiaries who were concurrently eligible for SSI and SSDI, are also generally eligible to participate in Ticket. SSDI is a program for disabled individuals that provides monthly cash benefits to certain individuals unable to work because of disability.

¹⁷[GAO-17-485](#).

Exclusion (SEIE), which allows income to be excluded from benefits calculations if a recipient is a student under the age of 22. However, less than 1.5 percent of all transition-age youth—and generally less than one-half of those with earnings—benefited from SEIE in 2012 through 2015.

SSA data also showed that almost no youth benefited from other incentives that allow them to exclude earnings used for specific purposes. For example, SSA data showed that in 2012 through 2015, no transition-age SSI recipients used incentives that allow SSI recipients to deduct the cost of certain items necessary to help the individual work from the income used to determine their benefit.¹⁸ Further, no more than five individual youths in any given year from 2012 through 2015 used the work incentive that allows individuals to set aside income to meet work goals.¹⁹ According to SSA and other officials, use of these work incentives may be limited because youth and their families are often unaware of or do not understand them, and may fear that work will negatively affect their benefits or eligibility.²⁰

While SSA has implemented some of the recommendations we have made pertaining to work incentives for transition-age youth, others have not been implemented. For example, the agency took steps to analyze why youth on SSI with earnings did not benefit from SEIE and to improve communication about work incentives and rules. However, SSA has not fully addressed our recommendations for the agency to work with the U.S. Department of Education to determine how many youth on SSI are not connected to vocational rehabilitation services and explore options to

¹⁸SSA data for Impairment-Related Work Expenses and Blind Work Expenses, both of which allow for the exclusion of certain work-related expenses from the income used to determine SSI benefits, showed no transition-age SSI youth participated from 2012 through 2015. [GAO-17-485](#).

¹⁹The Plan to Achieve Self Support work incentive allows the setting aside of income for a specified period of time so that SSI recipients may pursue a work goal.

²⁰Because youth receiving SSI are also generally eligible for Medicaid, recipients may fear that losing SSI benefits may result in losing health insurance as well. Furthermore, according to SSA officials, since most transition-age youth on SSI are receiving Medicaid, which covers the vast majority of these expenses, most transition-age youth are not able to take advantage of the deductions.

further connect them, such as by expanding Ticket to serve transition-age youth.²¹

SSI Beneficiaries Who Participated in Ticket to Work Benefited Modestly, but Challenges Affected Success in the Program

Our preliminary work on the Ticket program indicates that SSI beneficiaries are more likely to participate in Ticket than other types of disability beneficiaries, and left the rolls for work at a higher rate than similar nonparticipants. From 2002 to 2018, among the Ticket-eligible population, around 41 percent received only SSI benefits. During this same period, SSI-only beneficiaries made up about 59 percent of Ticket participants who started the program in 2002 through 2018.²² Based on our preliminary analysis of SSA data, five years after participating in Ticket, SSI beneficiaries had an average increase in earnings of about \$1,602 per year compared to similar nonparticipants.²³ From 2002 through 2015, 5 years after participating in Ticket, about 4 percent of SSI participants had left the disability rolls due to earnings from work, compared to 2 percent of similar nonparticipants. However, earnings for SSI Ticket participants remained low. Our preliminary analysis of data from 2002 through 2018 shows average earnings for SSI Ticket participants were \$3,940 per year, including 57 percent who did not report any earnings at all, while the average for those who had any earnings was \$9,083.

Our preliminary observations from our ongoing work indicate that Ticket participants face a number of challenges to returning to work, including their primary disabling condition, which may not improve sufficiently to allow for fulltime employment. In addition, in our interviews with disability policy experts and program officials, as well as in our analysis of prior

²¹Federal funds administered by the U.S. Department of Education support a wide range of services provided by state vocational rehabilitation agencies, including: assessments; counseling, guidance, referrals, and job placements; vocational and other training; transportation; and, in certain circumstances, postsecondary education and training. Individuals receiving disability benefits, including transition-age youth on SSI, are generally presumed eligible for such services. [GAO-17-485](#).

²²Working-age beneficiaries of SSA's other disability program, SSDI, and beneficiaries who are dually eligible for SSI and SSDI, comprise the remaining share of the Ticket-eligible population and participants. Information on Ticket eligibility was included in the data we analyzed, and GAO did not make any eligibility determinations in carrying out the analysis.

²³These averages also include individuals with no earnings. We chose to compare participants at the 5-year Ticket participation mark because, according to SSA officials, it can take several years for individuals to complete their participation in Ticket and experience the benefits of the program. All dollar amounts are inflation adjusted to 2020.

GAO and SSA reports, we consistently identified three key disincentives to work faced by disability beneficiaries: (1) loss of cash and medical benefits, (2) fear of overpayments, and (3) complexity of rules surrounding work. For example, the Social Security Advisory Board stated in its 2017 report that the SSI earnings offset effectively imposes a high marginal tax on work—\$1 for every \$2 earned, or 50 percent—that exceeds those of other federal assistance programs.²⁴ Additionally, GAO work over the past 25 years has reported on the variety of ways that the structure of disability benefits, including SSI, discourages work. For example, in 2010 we found that SSA program rules for receiving benefits—such as tying the definition of SGA to income thresholds—can create incentives to stay out of the workforce, even when work is possible. Disability experts stated that the incentives should be aligned so that work becomes the rational choice for individuals with disabilities who can do so and not the risky choice.²⁵

SSA Faces Ongoing Issues with Efforts to Reduce Overpayments to SSI Recipients

Prior and ongoing GAO work has identified issues with SSA's efforts to reduce improper payments, including overpayments to beneficiaries, which are more common for SSI recipients than other types of SSA beneficiaries in general and those who are working in particular. For example, in its fiscal year 2020 agency financial report, SSA reported that SSI's overpayment rate in fiscal year 2019 was 8.13 percent, which was higher than other SSA programs.²⁶ Overall, SSA reported that in fiscal year 2019 it made approximately \$4.6 billion in estimated overpayments in the SSI program. Further, based on our preliminary analysis of the Ticket program we estimated that, from 2002 through 2015, Ticket participants were twice as likely to receive overpayments as similar

²⁴Social Security Advisory Board, *Statement on the Supplemental Security Income Program: Work Incentives and Work Supports in the SSI Program* (July 2017).

²⁵[GAO-10-812SP](#).

²⁶This includes overpayments for all reasons, including earnings. Social Security Administration, *Agency Financial Report: Fiscal Year 2020*, SSA Pub. No. 31-231, Nov. 2020.

nonparticipants.²⁷ Thus, the disability beneficiaries who have achieved the stated goals of Ticket may receive overpayments, which they may have to pay back. Overpayments may be especially burdensome if the recipients were not aware that they were overpaid and spent the money. According to experts and SSA officials we interviewed, fear of overpayments also constitutes a barrier to participating in Ticket and employment more broadly.

As our prior work has shown, overpayments may also result because eligibility reviews are not conducted in a timely manner, information provided to SSA is incomplete or outdated, or errors are made in applying complex program rules. According to SSA's Office of the Inspector General, working puts people at risk for an overpayment because individuals may not report their earnings right away, and when they do, SSA may lag in receiving and processing beneficiaries' new earnings information.²⁸

GAO has made a number of recommendations related to this issue, but challenges remain.²⁹ For example, in April 2020, we reported that although SSA developed corrective actions corresponding to the identified root causes of improper payments, it did not measure the effectiveness of its corrective actions for SSI.³⁰ We recommended that SSA develop and implement a process, documented in policies and procedures, to measure the effectiveness of the agency's corrective actions for improper payments; SSA agreed but this priority

²⁷This analysis was for SSI and SSDI recipients combined; we did not disaggregate by program. Our estimates of overpayments were derived from historical SSA benefit data that were not designed to track overpayments to beneficiaries. Nonetheless, they are the best available data on the population of Ticket participants, and provide a reasonable measure of the extent to which overpayments occur among them. For the purposes of this analysis, we defined an overpayment as a circumstance in which an individual received a benefit payment when they were not entitled to receive benefits. We did not assess whether individuals were entitled to a benefit or how much they were entitled to; rather, we relied on SSA data regarding benefits paid and benefits due.

²⁸SSA Office of the Inspector General, *Incorrect Payments to Disabled Beneficiaries Who Return to Work*, Audit Report No. A-07-17-50131 (Baltimore, MD: 2018).

²⁹See, for example, GAO's current list of open priority recommendations for SSA, which includes three related to overpayments. *GAO, Priority Open Recommendations: Social Security Administration*, [GAO-21-430PR](#) (Washington, D.C.: June 3, 2021).

³⁰[GAO-20-336](#).

recommendation has not been implemented.³¹ Additionally, despite some progress in recent years in addressing overpayments, SSA's Office of the Inspector General reported in 2018 that management had not resolved lags in updating its information when beneficiaries self report income or when SSA receives employer-reported data on earnings.³² In its annual performance plan for fiscal years 2021-22, SSA named improving program integrity as a focus area and planned to address the root causes of improper payments by improving wage reporting.³³ For example, SSA now has a way for individuals to report online and through a mobile application that allows individuals to make monthly wage reports through a computer, smart device, or smartphone. SSA expects these tools will help reduce improper SSI payments by making it easier for recipients to comply with reporting requirements.

Chairman Brown, Ranking Member Young, and Members of the Subcommittee, this completes my prepared statement. I would be pleased to respond to any questions you may have at this time.

GAO Contacts and Staff Acknowledgments

If you or your staff have any questions about this statement, please contact me at (202) 512-7215 or curdae@gao.gov. Contact points for our Offices of Congressional Relations and Public Affairs may be found on the last page of this statement. GAO staff who made key contributions to this statement include Erin M. Godtland (Assistant Director), Jessica K. Rider (Analyst-in-Charge), Susan Aschoff, Caitlin Croake, Beryl Davis, Justin Dunleavy, Alex Galuten, Joel Green, Michele Grgich, Carl Nadler, Cady Panetta, Joe Silvestri, Frank Todisco, and Walter Vance.

Other staff who made contributions to the reports cited in the testimony are identified in the source products.

³¹[GAO-21-430PR](#).

³²The SSA Office of Inspector General stated in its 2018 report that once beneficiaries report their earnings, SSA's processing of that information is beyond the beneficiaries' control and they are likely to be unaware of the effect on their benefits. They may assume that SSA will stop their benefits when appropriate. SSA Office of the Inspector General, *Incorrect Payments to Disabled Beneficiaries Who Return to Work*, Audit Report No. A-07-17-50131 (Baltimore, MD: 2018).

³³Social Security Administration. "Annual Performance Report Fiscal Years 2021-2022."

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 our website. Each weekday afternoon, GAO posts on its [website](#) newly released reports, testimony, and correspondence. You can also [subscribe](#) to GAO's email updates to receive notification of newly posted products.

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 website, <https://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.

Connect with GAO

Connect with GAO on [Facebook](#), [Flickr](#), [Twitter](#), and [YouTube](#).
Subscribe to our [RSS Feeds](#) or [Email Updates](#). Listen to our [Podcasts](#).
Visit GAO on the web at <https://www.gao.gov>.

To Report Fraud, Waste, and Abuse in Federal Programs

Contact FraudNet:

Website: <https://www.gao.gov/about/what-gao-does/fraudnet>

Automated answering system: (800) 424-5454 or (202) 512-7700

Congressional Relations

A. Nicole Clowers, Managing Director, ClowersA@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

Strategic Planning and External Liaison

Stephen J. Sanford, Managing Director, spel@gao.gov, (202) 512-4707
U.S. Government Accountability Office, 441 G Street NW, Room 7814,
Washington, DC 20548

