

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 bovbjerg@gao.gov.

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SOCIAL SECURITY STATEMENTS

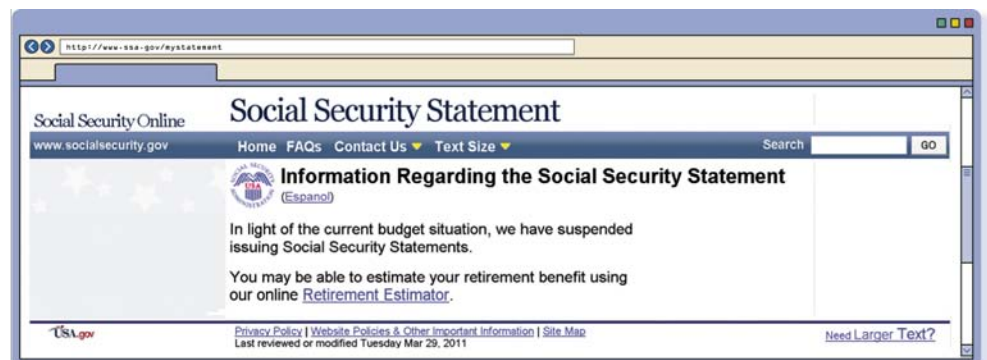
Observations on SSA's Plans for the Social Security Statement

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>.