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**HOUSE SUBCOMMITTEE ON GOVERNMENT MANAGEMENT,
INFORMATION, AND TECHNOLOGY**
HEARING ON H.R. 220, THE “FREEDOM AND PRIVACY RESTORATION ACT”

On May 18th the Government Management, Information, and Technology Subcommittee of the Committee on Government Reform held a hearing on H.R. 220, the “Freedom and Privacy Restoration Act.” The purpose of the hearing was to examine the proposed legislation which would prohibit Federal, State and local government agencies from using SSNs as identification numbers, except for social security and tax purposes. The legislation would also prohibit government agencies from asking individuals for their SSN.

Rachel Emmons attended the hearing and the following is a summary of the proceedings.

The following members of the Subcommittee were present: Steven Horn (R-CA) and Jim Turner (D-TX).

Witnesses presenting oral testimony:

Panel One:

- The Honorable Ron Paul, M.C., Texas (R-TX)

Panel Two:

- Barbara Bovbjerg, Associate Director of Education, Workforce and Income Security Issues, Health, Education, and Human Services Division, U.S. General Accounting Office
- The Honorable Fritz Streckewald, Associate Commissioner for Program Benefits, Social Security Administration

Panel Three:

- Charlotte Twight, Ph.D., JD, Professor and Privacy Expert, Boise State University
- Robert Ellis Smith, Editor, The Privacy Journal

(Panels Two and Three testified before the Subcommittee concurrently.)

The following are items of importance from the testimony of Rep. Paul:

The Honorable Ron Paul, M.C., Texas:

- The Freedom and Privacy Restoration Act represents a comprehensive attempt to protect the privacy of individual citizens from government surveillance via the use of standard identifiers
 - One provision of the legislation repeals the sections of the 1996 Immigration Act that established federal standards for state drivers' licenses and those sections of the Health Insurance Portability and Accountability Act of 1996 that require the Department of Health and Human Services to establish a uniform standard health identifier
- Language authorizing a national ID card was repealed in last year's Transportation Appropriations bill and language prohibiting the expenditure of funds to develop a personal medical identifier has been included in the past two Labor-HHS-Education Appropriations bills
- Perhaps the most significant portion of H.R. 220 prohibits the use of the SSN for purposes not related to Social Security
 - For all intents and purposes, the SSN is already a national identification number
 - Today, in the majority of states, no American can get a job, open a bank account, get a drivers' license, or receive a birth certificate for one's child without presenting their SSN
- As a test of citizen resistance, the Census bureau asked 21,000 households to report their SSN on their census form
 - One of the reasons the Census bureau is interested in the SSN is as a key to unlock information held by other government agencies
- Since the creation of the SSN in 1935, there have been almost 40 congressionally-authorized uses of the SSN as an identification number for non-Social Security programs
- In response to concerns about the use of the SSN, Congress passed the Privacy Act of 1974, because, as stated within the act itself, "The Congress finds the opportunities for an individual to secure employment, insurance and credit and his right to due process and other legal protections are endangered by the misuse of certain information systems."
 - The Privacy Act of 1974 further states that, "It shall be unlawful for any Federal, State or local government agency to deny any individual any right, benefit or privilege provided by law because of such individual's refusal to disclose his Social Security number."
 - Unfortunately, the language of the Privacy Act allows Congress to require the use of the SSN at will
- I don't need to remind the members of this Committee of the sad history of government officials of both parties using personal information contained in IRS or FBI files against their political enemies
 - This history of abuse of personal information by government officials demonstrates that the only effective means of guaranteeing Americans' privacy is to limit the ability of the government to collect and store information regarding a citizen's personal matters
 - The only way to prevent the government from knowing this information is to prevent them from using standard identifiers
- This legislation also forbids the federal government from blackmailing states into adopting uniform standard identifiers by withholding federal funds
- Certain members of Congress are focusing on the use of the SSN and other identifiers by private businesses

- This ignores the fact that the private sector was only following the lead of the federal government in using the SSN as an ID
- Once the federal government stops using the SSN as an identifier, the majority of private businesses will respond to their customers' demands and stop using the SSN and other standard identifiers in dealing with them
- As we have seen with this administration's so-called "medical privacy protection" proposal, federal "privacy protection laws" can actually undermine privacy by granting certain state-favored interests access to one's personal information
- The main reason Congress should take action to stop the use of standard identifiers is because the federal government lacks constitutional authority to force citizens to adopt a universal identifier for health care, employment, or any other reason

The following questions were put forward by the members of the Subcommittee:

Rep. Horn: What about Medicare? Should we permit the use of SSNs for Medicare files to make sure real people are getting benefits and that it's not someone misusing a number?

How do you feel about this?

Rep. Paul: I think of Medicare and Social Security as being very similar. My first reaction – without thinking it through as far as legal issues – is to allow it if it is strictly limited. If we basically considered Medicare as part of the Social Security system.

Rep. Horn: We will hear testimony from the next panel that if there is no common identifier it creates a problem. An example is the problem with similar names and "deadbeat dads."

Rep. Paul: Deadbeat dads are a state issue. It is a cross-state problem, the states need to get together and work it out. It is not the job of the Federal Government and Congress to facilitate this collection.

Rep. Horn: There was a recent study on Pell Grants. One person was determined to be eligible based on the information that was presented to the financial aid office, when he was actually a millionaire. Does that bother you?

Rep. Paul: It bothers me that fraud was committed, but we shouldn't sacrifice the privacy of others to prevent it.

Rep. Horn: Should there be a penalty session for misuse?

Rep. Paul: We should prohibit by law the use – the government should have a penalty.

Rep. Horn: If your bill became law, should there be a penalty session?

Rep. Paul: I really hadn't thought about that. Maybe I'm overly optimistic to think that it (use of the SSN) wouldn't be done. Maybe we would pay a penalty at the polls.

Rep. Horn: So you don't think there should be a penalty session?

Rep. Paul: I hadn't really thought that through – I'm open to suggestions.

Rep. Turner: Rep. Kleczka's bill deals with the private sector and other differences.

Rep. Paul: The answer is not dealing with another set of regulations for business people. The abuse in the private sector is a secondary consequence of the government using the SSN so much.

Rep. Turner: Do you think the private sector would slowly stop using the SSN?

Rep. Paul: If we stopped tying it all together, they would lose their enthusiasm. We need to deal with this as a property rights issue, rather than setting up new regulations. The fact that the "Know Your Customer" and "Banking Rights" were repealed – those are

small victories. I wonder why businesses are asking from the SSN? It's not the law. We need to make sure the government doesn't establish the national identification number principle.

Rep. Turner: Is there a cost estimate (for your legislation)?

Rep. Paul: No, but what is the cost of privacy, and the intrusion? I'm not sure there would be a cost in establishing different numbers. Congress can't put pressure on states to use SSNs.

Rep. Turner: Can you point to specific examples? Point out the scope of the problem?

Rep. Paul: An example is the medical data bank. No violations? That is hard to believe. Both Administrations have been guilty of abuse of records, for example the FBI files. There is no progress in slowing up the medical bank if we are using SSNs as national identifiers.

Rep. Turner: Medical records are by and large in the private sector. Why not do something there rather than a blanket method?

Rep. Paul: We then would need to monitor them for fraud and abuse. If we do indeed move in the direction of a universal payer for medical care we cannot use the SSN for the national identifier.

Rep. Horn: There is also the issue of "numberitis." I'm reading from an article in the Star Ledger of Newark, NJ. The author of the article feels challenged to remember his SSN, customer identification number, PINs, etc., going through the third degree to make a purchase, and having a head full of codes. There are obviously lots of aspects to this issue.

Rep. Horn: Also legislation by Rep. Kleczka (H.R. 1450) which calls for no SSNs or mother's maiden names on credit headers.

Barbara D. Bovbjerg, Associate Director, Education, Workforce, and Income Security Issues, Health, Education, and Human Services Division:

The testimony given by Associate Director Bovbjerg was the same testimony that was presented during the May 9th hearing before the Social Security Subcommittee. (See Legislative Report 12-2000)

The following are items of importance from the testimony of Associate Commissioner Streckewald:

The Honorable Fritz Streckewald, Associate Commissioner for Program Benefits, Social Security Administration:

- SSA has always taken its responsibility to protect the privacy of personal information in Agency files very seriously
 - For almost 65 years, SSA has honored its commitment to the American people to maintain the confidentiality of the records in our possession
 - SSA has longstanding and effective practices and procedures to maintain individuals' privacy
- Original purpose of the SSN and card

- Initially, the only purpose of the SSN was to keep an accurate record of earnings covered under Social Security and to pay benefits based on those earnings
- The SSN card is the document SSA provides to show what SSN is assigned to a particular individual
- Growth of SSN as an identifier for other federal purposes
 - In spite of the narrowly drawn purpose of the SSN, use of the SSN as a convenient means of identifying people in records systems has grown over the years in steps often taken for good reasons
 - Examples – in the public sector to help enforce laws, protect the public treasury, and collect funds from delinquent non-custodial parents
- Statutory expansion of SSN use in the public sector
 - First explicit statutory authority to issue SSNs occurred in 1972
 - Congress required that SSA assign SSNs to all aliens authorized to work in this country and take affirmative steps to assign SSNs to children and anyone receiving or applying for a benefit paid for by Federal funds
 - Prompted by Congressional concerns about welfare fraud and about non-citizens working in the U.S. illegally
 - Subsequent Congresses have enacted legislation which requires an SSN as a condition of eligibility for applicants for SSI, Aid to Families with Dependent Children (now called Temporary Assistance to Needy Families), Medicaid, and food stamps
 - Additional legislation authorized States to use the SSN in the administration of any tax, general public assistance, drivers license, or motor vehicle registration law within its jurisdiction
 - At the same time, Congress became concerned about the widespread use of the SSN as an identifier
 - Privacy Act was enacted in 1974
 - Provides that, except when required by Federal statute or regulation adopted prior to January 1975, no Federal, State or local government agency could withhold benefits from a person simply because they refused to furnish their SSN
 - Congress continued to enact legislation that authorizes certain uses of SSNs in the public sector or required governmental agencies to collect the SSN, limiting the effect of the Privacy Act
 - In the 1980's, separate legislation provided for additional uses of the SSN including employment eligibility verification, military draft registration, commercial motor vehicle operators licenses, and for operators of stores that redeem food stamps
 - Legislation also enacted that required taxpayers to provide a taxpayer identification number (SSN) for each dependent age 5 or older
 - SSN is now required for all dependents, regardless of age
 - Expansion continued through the late 1980's – requirement that an SSN be provided by applicants for Housing and Urban Development programs and authorizing blood donation facilities to use the SSN to identify blood donors
 - In the 1990's, SSN use continued to expand with legislation that authorized its use for jury selection and for administration of Federal workers' compensation laws
 - In 1996, under welfare reform, to enhance child support enforcement, the SSN is to be recorded on almost every official document an individual may obtain; e.g., professional

licenses, drivers licenses, death certificates, birth records, divorce decrees, marriage licenses, support orders, or paternity determinations

- When an individual is hired, an employer is required to send the individual's SSN and identifying information to the State which will verify the information with SSA
 - This "New Hire Registry" is part of the expanded Federal Parent Locator which enables States to find non-custodial parents by using the SSN
- Private sector use of the SSN
 - Not specifically authorized but neither are there any restrictions
 - People may be asked for their SSN, they may refuse to give it, and in return the provider may decline to furnish the product or service
 - Officials from financial services companies advised GAO for their February 1999 report, "Use of the Social Security Number is Widespread," that, although they ask for an SSN, they general do not use SSNs as internal identifiers but instead assign an account number as a customer's primary identifier
 - Expressed concern, that if prohibited from using an SSN, their ability to conduct routine internal activities and correctly match a specific individual to a corresponding record of information would be severely hampered
- SSN as an identifier
 - Implications for personal privacy and the widespread use of a single identifier have generated concern both within the government and society in general
 - Opposition stems from the fear that it will be used improperly to exchange information among organizations or that it could possibly lead to dossiers about people which would follow them throughout life, make identity theft easier, or compromise a person's privacy
 - Advent of broader access to electronic data through the Internet and the World Wide Web has generated a growing concern about access to personal information
 - Others believe that the public interests and economic benefits are well-served by these uses of the SSN
 - Argue that it would enhance the ability to more easily recognize, control and protect against fraud and abuses in both public and private activities
 - All Federal benefit-paying agencies rely on data matches to verify, not only that the applicant is eligible for benefits, but also to ensure that the correct benefit is paid
 - The SSN is the key that facilitates the ability to perform the matches
- SSA verification workload
 - SSA verification workloads relating both to use and misuse of the SSN have increased as the number's use has expanded
 - Done primarily through regular automated data exchanges
 - SSA actively participates in data matches to ensure the accuracy of Federal and State benefit payments, to verify whether applicants are eligible for benefits, to undertake debt collection activities, and to safeguard program integrity
 - The SSN, as the common identifier, is the key to these matches
 - In addition, SSA verifies SSNs for employers to ensure the correct posting of wages and for other Federal benefit-paying programs to help reduce their program costs

- Where required by law and, in certain circumstances where permitted by law, SSA verifies that the name and SSN in the files of third parties are the same as those on our SSN records
- Matches for program integrity purposes
 - SSA relies on data matches to verify that the applicant is eligible for the benefit, to protect the integrity of our programs, and for debt collection activities
 - Use of the SSN facilitates our ability and that of other agencies to perform the matches
 - Many of the data matches are mandated by statute
 - Example – the State death data match which provides State death certificate information to SSA, as well as providing death data to other benefit-paying Federal agencies for them to determine if recipients are fraudulently claiming benefits
 - Also do matches for prisoner reporting which provides information on incarceration so that SSA can suspend benefits
 - While these data matches are invaluable, nothing is more important than ensuring that the public has confidence that the information placed in our trust is secure
 - Cornerstone of our philosophy
 - SSA uses state-of-the art encryption software that protects data sent to us and systems firewalls that protect access to our databases
 - Constantly reevaluating the security features necessary to protect the information we receive and maintain
- How matching works
 - SSA computer matching is regulated by the Computer Matching and Privacy Protection Act of 1998, which amended the Privacy Act
 - SSA establishes an agreement with another agency to conduct computer matches for a specified purpose
 - This agreement is specific as to what the receiving agency can do with the information it receives from SSA
 - (Testimony included a lengthy description of how matching works – not necessary to include for the purposes of this report)
 - Process is highly efficient for programmatic benefits and allows SSA to quickly determine eligibility and ensure correct payment amount
 - SSA estimates savings to the trust funds of \$332 million annually from computer matches for title II benefit purposes
 - In order to improve the payment accuracy rate in the SSI program, SSA is pursuing improved matching of our data with available records on wages, nursing home admissions, and financial accounts
 - GAO recommended that data matches were an effective means of reducing overpayments in the SSI program
 - Congress included in the Foster Care Independence Act of 1999 authority for SSA to conduct certain matches to capture information that directly affect eligibility and payment amount
 - The SSN is the key to those data matches
 - Actions are already showing results

- The data matches performed in FY 1999, along with other improvements, are projected to result in substantial savings in overpayment collection and prevention for the SSI program at a comparatively low administrative cost
- In FY 1999, SSA saved almost \$700 million in both title II and title XVI by sharing data with other Federal and State agencies
- According to agency estimates, other Federal State and local agencies also saved about \$1.5 billion
- SSA and many other Federal agencies use data sharing for three of the most important debt collection tools
 - Examples: Tax Refund Offset where SSA refers delinquent debts to Treasury; Treasury Offset Program which expands offset to government payments other than tax refunds; and Credit Bureau Reporting where delinquent debtors are reported to Equifax and Trans Union
- Public concern over the availability of personal information has encouraged some to consider ways to limit using SSNs to disclose such information
 - However, GAO's February 1999 report indicates that officials from both private businesses and State governments have stated that if the Federal government passed laws that limited their use of SSNs, their ability to reliably identify individuals' records would be limited as would their ability to administer programs and conduct data exchanges
- Summary of H.R. 220
 - The stated purpose of the legislation is to prohibit the use of the SSN as an identifier
 - Would amend title II (Old Age, Survivors and Disability Insurance) of the Social Security Act and the Internal Revenue Code to prohibit any Federal, State, or local government agency or instrumentality from using an SSN or any derivative as the means of identifying any individual, except for Social Security and certain tax purposes
 - Would amend the Privacy Act of 1974 to prohibit any Federal, State, or local government agency or instrumentality from requesting an individual to disclose their SSN on either a mandatory or a voluntary basis except for Social Security and tax purposes
 - Would prohibit any two Federal agencies or instrumentalities from implementing the same identifying number with respect to any individual, except for Social Security and tax purposes
 - Would prohibit a Federal agency from establishing a uniform standard for identification of an individual that is required to be used by any other Federal agency, State agency, or a private person for any purpose other than the purpose of conducting the authorized activities of the Federal agency
 - Would prohibit a Federal agency from establishing a uniform standard for identification of an individual that is required to be used for a purpose to which the Federal Government is not a party; or for administrative simplification
- H.R. 220 and the Social Security Administration
 - H.R. 220 would severely limit SSA's ability to perform data matches
 - The bill would restrict data exchanges which benefit the public
 - SSA and other Federal, State and local governments use these data exchanges to ensure accurate payment of benefits and to verify eligibility

- Limitations or foreclosure of such data exchanges would undermine SSA program integrity initiatives, cost about \$1 billion in lost savings, and erode public confidence in SSA's stewardship of Social Security programs
- Even though there are attempts to provide an exception for Social Security use of the SSN, the language is not clear as to whether the SSN could be used as a Social Security claim number for benefits
- It is also not clear as to whether the exception would apply to use of the SSN for SSI purposes
- We share Representative Paul's concern about the expanded use of the SSN in every phase of society
 - At the same time, we have an obligation to ensure that benefits are paid only to eligible individuals and the correct benefit is paid
 - The way for SSA and other benefit paying agencies to do this is to verify the information provided
 - Without a unique identifier, trying to obtain information from other agencies would be cost-prohibitive and labor intensive
- In the use of SSNs, we must carefully weigh the balance between protection of individual privacy rights and the integrity of the Social Security program and other benefit paying programs

Charlotte Twight, Ph.D., JD, Professor and Privacy Expert, Boise State University

Robert Ellis Smith, Editor, The Privacy Journal

Dr. Twight and Mr. Ellis are both "privacy experts." The testimony given by them supports the enactment of H.R. 220 or similar such legislation. They both feel it is necessary to repeal many of the privacy-eroding uses of SSNs; to retard the trend towards requiring a national ID number; and to require government agencies to use more care in identifying individuals and in authenticating their identities.

The following questions were put forward by the members of the Subcommittee:

Rep. Horn: Ms. Bovbjerg, you mentioned that most states give people the option whether to have their SSN on their driver's license.

Associate Director Bovbjerg: If I said most, I would like to correct that. Some states give people this option and it provides some protection, for example while cashing a check.

Rep. Horn: What about different alternatives? What if each agency starts its own system? What does GAO see as alternatives?

Associate Director Bovbjerg: We are concerned about how agencies would carry out their program stewardship – overpayments would probably rise.

Rep. Horn: Here's an example – a house in my district with 20 people in the house with the same name – how do we differentiate?

Associate Director Bovbjerg: It differs from person to person. This matters a great deal to individual federal agencies.

Rep. Horn: Another example – during the Eisenhower administration an international delegation was assembled. There were two members with the same name, from the same

city, went to the same school – one was a Communist and one was not. This occurred by sheer chance. How do we solve this situation without the SSN to differentiate?

Associate Director Bovbjerg: Not using the SSN makes the job harder, but not impossible. Would need to look at a number of fields to form a unique identifier. As far as the private sector, it would make it harder for businesses, but they won't go out of business.

Rep. Horn: Do any of you others want to comment?

Associate Commissioner Streckewald: It is very easy to confuse individuals without a unique identifier. Databases using a number of fields are feasible but difficult.

Dr. Charlotte Twight: There is always a difficulty involved. There are increased costs to redo the system – these are tangible. The costs to privacy and freedom are intangible.

Robert Ellis Smith: SSA has always had to deal with duplicate names and numbers. Rep. Paul's bill doesn't prohibit SSA from using this information.

Rep. Horn: What about a modern reader for one's hand, etc.?

Robert Ellis Smith: Exactly – that's biometrics. It tells who you are and nothing else. The problems with this are the reliability rate, and if a DNA sample were utilized it could be extremely revealing.

Associate Commissioner Streckewald: For Social Security purposes the SSN works extremely well. We are implementing suggestions from the OIG. The SSN is not meant to be an identifier, it should be used for record keeping.

Rep. Horn: What about using biometrics?

Associate Commissioner Streckewald: SSA has not explored that.

Rep. Horn: What about GAO, other agencies?

Associate Director Bovbjerg: I don't know. I will get back to you for the Record.

Dr. Charlotte Twight: I know that HHS has looked at this.

Rep. Turner: What is the cost of a piece of legislation like this? I need help with this. How do you accomplish this? Has GAO looked at this?

Associate Director Bovbjerg: We often ask CBO to do this. I was thinking less of the administrative cost and more about the overpayment cost. I'm sure SSA has data.

Associate Commissioner Streckewald: I have no idea of the cost of manually matching the information. We save \$350 million per year in title II programs, and \$1.5 billion in the SSI program by verification with state and local. Matching gives us the ability to collect debt – tax refund offset, Treasury offset, and delinquent debt (through the credit bureaus).

Rep. Turner: If we continue to use the SSN we need to protect access to the data, and maybe an additional part should be added to the SSN – rather than abandon its use entirely.

Robert Ellis Smith: Other numbers could be assigned, and a fixed language derivative may be used as a tiebreaker. There would be a savings in the reduction of theft of identity. Also a savings in false matches which are costly to unravel.

Rep. Turner: What about giving individuals the option whether to use their SSN?

Robert Ellis Smith: We need to establish the right to say “no.” The State of MD uses no SSNs at all. There is a cost to make this change but the Federal Government will face this eventually. We can’t rely on a system that uses the SSN as an identifier but also makes it public.

Rep. Horn: What about retirement systems?

Associate Commissioner Streckewald: The Social Security system uses the SSN.

Associate Director Bovbjerg: Private pension systems also use the SSN.

Rep. Horn: Would not using the SSN create problems for the IRS?

Associate Director Bovbjerg: Yes, but I don’t know the extent.

Rep. Horn: The military?

General answer: Yes.

Rep. Horn: What about sounders?

Robert Ellis Smith: Sounders are a digital formula. It is a covert formula which uses an algorithm to identify an individual. Modern techniques are more reliable.

Rep. Horn: Rolling back the use of the SSN – how would you do this?

Robert Ellis Smith: Use the SSN only for its original intent and taxes. I guess on a chronological basis – its first two uses.

Rep. Horn: Other thoughts?

Dr. Charlotte Twight: I agree with Mr. Smith.

Robert Ellis Smith: I’m not prepared to address Medicare at this point – it’s too difficult.

Rep. Horn: How about that?

Associate Commissioner Streckewald: Still talking about data matches.

Rep. Horn: (to GAO) Other agencies?

Associate Director Bovbjerg: I know that state DMVs can no longer sell data without the consent of individuals.

Rep. Horn: You all have been very helpful. We’ll be asking other panels about this “peeling back” of the use of the SSN.

Rep. Horn: In GAO’s survey did you find out if agencies are using other identifiers?

Associate Director Bovbjerg: We didn’t ask that question.

Rep. Horn: What about states?

Associate Director Bovbjerg: They said they would have trouble (if they couldn’t use the SSN). They link many things to federal information.

Rep. Horn: A scholar should write a book on the government – what it was like before 1936.

Robert Ellis Smith: There were not that many databases.

Rep. Horn: Technology is vital to identifying theft and fraud.

Rep. Horn: (Told story regarding default and fraud.)

Robert Ellis Smith: Characters like that know to use different SSNs.

Rep. Horn: It is too easy to find out about people.

Robert Ellis Smith: That is true. The databases are built and privacy and security are an afterthought. If we came up with a new method of identification – it might be possible for it to be kept confidential.

Dr. Charlotte Twight: Mandatory disclosure has had a bad effect – it is destructive. People in the U.S. no longer know how their information will be used.

Associate Commissioner Streckewald: Responding to Mr. Smith’s comment about databases. SSA requires verification, the beneficiary/applicant is given the opportunity to contest the information, and redisclosure of information is also required. We also require an onsite visit with the agencies we share data with.

Robert Ellis Smith: That proves my point – first came matching, then came the law.

Associate Director Bovbjerg: It is our (GAO) observation that people freely give out their SSNs. For example, retail. We would have to do a better job with a new number. My mind reels at how the government would accomplish this.

Rep. Horn: Does GAO want to make some guesses?

Associate Director Bovbjerg: We never guess at GAO. Anytime you do something for everyone involved with Social Security it costs a lot of money.

Rep. Horn: With the lockbox – maybe we now have the money for administrative costs.

Rep. Horn: Other points?

Dr. Charlotte Twight: One comment I would like to make is that so many people divulge their SSNs too easily. It’s been a gradual process of using the SSN for everything – people have become desensitized. It’s a larger problem than what we think.

Robert Ellis Smith: People don’t realize the consequences of giving out their SSN. Mine showed up on my college alumni newsletter. People give up their SSNs to authority figures without knowing the consequences.

Associate Commissioner Streckewald: This bill (H.R. 220) would interfere with our informal pledge to serve the American people. “Right person, right check, right time.” If we had to use manual processes, it would take much longer than data matches.

Rep. Horn: Does the earnings limit test removal help you? Less employees necessary? I would like you to submit this for the Record.

Associate Commissioner Streckewald: We can look into it.

Copies of the witnesses’ written statements are available. Please contact us if you have any questions or would like copies.

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