

December 5, 2019

The Honorable Ron Wyden 221 Dirksen Senate Office Building Washington, D.C. 20510

The Honorable John Larson 1501 Longworth House Office Building Washington, D.C. 20515 The Honorable Bill Cassidy 520 Hart Senate Office Building Washington, D.C. 20510

The Honorable Vern Buchanan 2427 Rayburn House Office Building Washington, D.C. 20515

Dear Chairman Wyden, Senator Cassidy, Chairman Larson, and Representative Buchanan:

We strongly endorse your new legislation, the Know Your Social Security Act. Your bill clarifies the important law Congress passed in 1989 requiring the Social Security Administration (SSA) to mail Social Security earnings statements to those earning benefits with every paycheck.

When the late Senator Daniel Patrick Moynihan introduced the original earnings statement legislation in 1988, he explained one of the reasons mailing these statements is so crucial:

"All of us pay into Social Security but rarely, until we become beneficiaries, do we ever hear from Social Security...every month, in every paycheck, we see money withheld for Social Security, but we hear nary a word from the Social Security Administration. Let us take this simple step [mailing Social Security earnings statements] to reassure Americans that Social Security will be there for them..."

Social Security earnings statements help families plan for the future. The statements educate and inform working families of the kinds of benefits they are earning. Crucially, they allow workers to identify and correct their earnings records in a timely way, when mistakes are made.

Your wise legislation clarifies that these vital statements are to be mailed automatically each year. Distressingly, more and more private and public services are being shifted to individuals. This should not happen with Social Security. As technology continues to progress, there is a tendency for administrators to lean more on its capabilities and move communications with consumers and constituents online. Electronic communication is, no doubt, desired in many situations. However, the most important financial documents, including the Social Security earnings statements, should default to postal mail as intended by the original law.

That the earnings statements be mailed is vital for everyone, including those who have access to high speed computing. Of course, not everyone even has this kind of access. For example, a 2018 Pew Research Survey found that one in four Americans living in rural areas lack reliable access to high speed internet service. Other polling found that Americans, even those between ages 18 and 29, prefer not to receive important information from SSA online.

We applaud your effort to clarify the requirement that annual Social Security earnings statements be mailed. We are confident that the Know Your Social Security Act will help strengthen Social Security. We look forward to working with you to see this excellent bipartisan legislation become law quickly.

Sincerely,

Nancy J. Altman

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President

Alex Lawson

Executive Director