

**Congress of the United States**  
**Washington, DC 20515**

November 1, 2011

Michael J. Astrue  
Commissioner  
Social Security Administration  
6401 Security Blvd.  
Baltimore, MD 21235-0001

Dear Commissioner Astrue:

In your recent testimony before the Senate Appropriations Committee, you indicated that the Social Security Administration would discontinue sending annual Social Security benefit statements for adults under the age of 60 beginning in Fiscal Year 2012. We are concerned that, despite the Social Security Administration's legal mandate to provide benefit statements, you are taking this step without first having in place an alternative plan to ensure that all future beneficiaries are provided this important information.<sup>1</sup>

The Social Security benefit statements issued to 155 million Americans annually provide a powerful reminder of the need to adequately plan for a secure retirement. The statements provide detailed information regarding an individual's estimated retirement benefits and serve as an early and recurring reminder of the importance of adequately preparing for a secure retirement. Too often, retirement security is put off as something to be considered in the future. These statements remind us that our actions taken today have significant impact on our financial security at retirement and, just as importantly, they reinforce the need to protect and preserve Social Security for all generations of Americans. Without detailed information about the benefits a person has earned, it will be too easy for people, especially young people, to forget about the vital assistance Social Security provides in retirement.

Secondly, these statements provide detailed information about what participants can expect if they become disabled, lose a spouse, or retire at various ages. This allows individuals and families to prepare for major life events and may affect choices they make today. The SSA has indicated that Americans can find out this information by way of an online benefit calculator. The basic version of the calculator provides only a very rough estimate of retirement benefits and does not take into account earnings history. A detailed calculator is available, but remains difficult to use and requires the individual to maintain their own employment records. Suffice it to say, these online calculators are poor substitutes for the annual statements that are sent to participants' homes.

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<sup>1</sup> <http://codes.lp.findlaw.com/uscode/42/7/XI/A/1320b-13>

In these difficult budgetary times, all areas of the federal government are charged with the difficult task of rooting out waste, cutting cost and increasing efficiency. However, it is the responsibility of the SSA to provide sufficient information to its participants and to remind Americans of all ages of the importance of saving for the future. Until the SSA has come up with an adequate substitute for the annual benefit statements, perhaps through secure email notifications, we strongly urge the agency to reverse its position and continue the issuance of these important benefit statements.

Best regards.

Sincerely,

Wanda Vindig

Benny Frank

Bob Fisher

Louise M Slaughter

David Backstrom

Charles B Rangel

C. A. Dutch Ruppberger

Jerrold Nadler

Joe E. Senant

Pat King

Rush Holt

Chell R

Nana Richardson

P Loop

Jewons