



Social Security Advisory Board

Annual Report

2013



MESSAGE FROM THE BOARD

We are pleased to provide you with the sixteenth *Annual Report of the Social Security Advisory Board*. The Board experienced several transitions in 2013 as we welcomed a new member, **Bernadette Franks-Ongoy** in January and said goodbye to our Executive Officer, **Beverly Rollins** in February and our Staff Director, **Debi Sullivan** in June. Ms. Rollins had been with the Board since its inception and Ms. Sullivan served the Board for over 6 years. We thank Ms. Rollins and Ms. Sullivan for their many years of dedicated public service. **Claire Green**, who came to the board in October 2012 as the Deputy Staff Director, assumed the acting Staff Director position in July and was formally appointed in September.



As evident throughout this report, the Board was very active in 2013. In the early part of the year, we organized our forum *Disability: Time for Reform* which we held on Capitol Hill in March. The forum focused on the Social Security Disability Insurance (SSDI) program. Speakers offered opinions and insights on a wide range of topics including the fiscal and structural balance of the SSDI program, models for promoting labor force attachment, interventions for better case outcomes, and potential policy reforms.

Recognizing the breadth and depth of issues involved in the disability programs administered by the Social Security Administration (SSA), the Board concluded that a single disability report could not sufficiently analyze all the legal, policy, and procedural questions and processes before legitimately suggesting ways to reform it. Consequently, the Board began to sponsor a panel of experts to review the disability program one issue at a time. This first *Disability Policy Panel* will focus its attention on continuing disability review (CDR) policies and begin its operation in the spring of 2014.

As has been its practice since the Board's inception, the Board members meet in-person eleven times a year, and once via conference call. At its monthly meetings, the Board invites the Commissioner and other SSA executives to provide briefings on what is happening at the agency and in their respective components. Additionally, the Board consults with researchers, experts,

Mission: “To advise the President, Congress and the Commissioner of the Social Security Administration (SSA) on matters related to the Social Security and Supplemental Security Income Program”

and advocates on existing projects, future innovations, and current challenges in the nation’s retirement and disability systems.

The Board continues to follow Social Security’s financing and solvency issues and ongoing

administrative activities of SSA—including the agency’s nearly \$12 billion administrative budget, SSA’s appellate operations, and the agency’s efforts to develop a comprehensive strategic plan that leverages technology to the maximum extent possible and includes innovative new ways to deliver service to the American public.

In May 2012, SSA unveiled its new online customer service portal (*mySSA*) that provides workers with online access to their congressionally-mandated, individual *Social Security Statements*. As a result of the agency’s efforts, the Board decided to revisit in 2013 SSA’s policies and practices regarding the *Statement*. In addition, we took a critical look at SSA’s Benefit Offset National Demonstration (BOND) initiative and recommended to the Administration and Congress that the demonstration be terminated.

The Board has been functioning with three vacancies and an Acting Chair for almost two years. The Board will be fully constituted once the confirmation process is completed for the three White House nominees: Henry Aaron, Bruce and Virginia MacLaury Senior Fellow, Economic Studies Program, Brookings Institution; Alan Cohen, Former Senior Budget Advisor and Chief Counselor, US Senate Committee on Finance; and Lanhee Chen, Research Fellow, Hoover Institution, and urge Congress to move the nominations forward.

We are proud of all that we have accomplished this year on a bipartisan basis, and we look forward to working on behalf of the American people regarding Social Security issues during our remaining tenures on the Board.

Sincerely,

Barbara Kennelly, Acting Chair

Bernadette Franks-Ongoy

Jagadeesh Gokhale

Dorcas R. Hardy

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2013 Highlights: A Year in Review



FORUM

SOCIAL SECURITY DISABILITY: TIME FOR REFORM

Since its inception, the Social Security Advisory Board (the Board) has devoted a significant amount of its time and attention to understanding the strengths and weaknesses of the Social Security Disability Insurance (SSDI) and the Supplemental Security Income (SSI) programs. In the process, the Board has consulted widely with policy and program experts, beneficiaries, administrators, and advocates; and conducted field visits to learn firsthand about problems facing the current system.

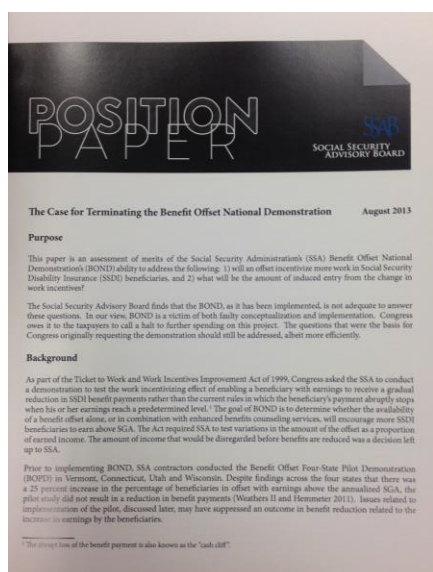
From time to time, the Board sponsors public events to provide opportunities for policy experts, researchers, and practitioners to address these types of issues in front of audiences that have important roles in formulating national policy regarding Social Security. In March, SSAB held such an event in the form of a public forum entitled *Social Security Disability: Time for Reform* in Washington, DC. The Forum featured presentations by 18 disability policy experts organized

around four themes: (1) the fiscal and structural balance of the SSDI program, (2) models for promoting labor force attachment, (3) interventions for better case outcomes, and (4) systemic policy reform proposals. Over 100 participants representing policy makers, federal government agencies, advocacy groups, and independent research organizations were in attendance. Former Social Security Administration Commissioner **Michael J. Astrue** gave the forum's keynote address entitled *Straight Talk About Disability Reform*, in which he described that issues within the SSDI program stem from multiple failings throughout the highly complex system, not just one or two primary issues.

All Board members took active roles in the Forum. **Dorcas Hardy**, Board Member, began the day by delivering the Forum's opening remarks. Ms. Hardy noted that while there has been general agreement that changes to the program are needed, there has been no agreement about how to reach a consensus for reform, nor about which reform proposals have the most merit. Ms. Hardy stressed that the Board wanted to hold the Forum in advance of potential Congressional actions to allow time for careful examination and discussion of the array of policy options. Ms. Hardy challenged Forum participants to take a fresh look at the current disability system, think boldly, and articulate the most crucial changes that need to be made. **Jagadeesh Gokhale**, Board Member and **Bernie Franks-Ongoy**, Board Member, acted as moderators during the Forum's panels *The Urgency of Reforming SSDI* and *Interventions to Achieve Better Case Outcomes*, respectively. **Barbara Kennelly**, Acting Chair and Board Member, gave closing remarks for the day. Mrs. Kennelly noted the importance of successfully gathering people from across the political and ideological spectrum for a civil and intelligent discussion of critical issues facing this vital national program. Mrs. Kennelly emphasized that the policy reform discussion needs to involve scholars and policy experts, as well as advocates and practitioners who live day-in and day-out with the consequences of policy decisions. While there is a great deal of disagreement about many aspects of the SSDI program, there is widespread agreement that it is critical to people with disabilities. Mrs. Kennelly stressed that the SSDI program must be strengthened so it will be there for those who need it today and in the future.

POSITION PAPERS

THE CASE FOR TERMINATING THE BENEFIT OFFSET NATIONAL DEMONSTRATION

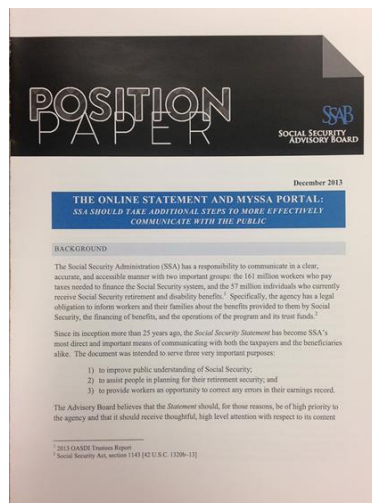


In August, we published a position paper on The Benefit Offset National Demonstration (BOND), a national demonstration project originally authorized under the *Ticket to Work and Work Incentives Improvement Act of 1999*. BOND itself is intended to test whether the availability of a benefit offset alone, or in combination with benefits counseling, would incentivize Social Security Disability Insurance (SSDI) beneficiaries to earn above the substantial gainful activity (SGA) level and subsequently return to the workforce. Our paper, *The Case for Terminating the Benefit Offset National Demonstration*, assesses SSA's ability through the BOND project to address: 1) the effects of benefit offsets on incentivizing SSDI beneficiaries to work more; and 2) the effects of induced entry onto the SSDI

program. The Board, after hearing the results of Mathematica's early assessment report released in May 2012, had concerns about the implementation of the demonstration. While supporting the concept of the demonstration, based on our analysis of BOND, the Board has concluded that it is an insufficient test of the potential of these work incentives among Social Security beneficiaries

THE ONLINE STATEMENT AND MYSSA PORTAL: SSA SHOULD TAKE ADDITIONAL STEPS TO MORE EFFECTIVELY COMMUNICATE WITH THE PUBLIC

The Board's December 2013 paper, addressed the agency's decision in 2011 to completely halt the mailing and providing of paper *Social Security Statements* to workers over 25. While SSA



eventually made the *Statement* available on its online web-portal “My Social Security” (mySSA) in May 2012, the Board had serious concerns with the new online *Statement* as well as the mySSA portal itself.

The *Social Security Statement* is perhaps the single most important method utilized by SSA to communicate with the public, as it helps to inform workers and their families about the benefit protections provided to them by Social Security.

In the report, the Board made several recommendations that it believes, if implemented, could result in more effective communication with the public, including 1) encouraging the

agency to notify the public of the decision to halt *Statement* mailings—such a notification could be in the form of a one-page mailer with instructions on how to create a mySSA account; 2) suggesting that the agency consider re-establishing *Statement* mailings at longer but regular frequencies to certain age cohorts¹; and 3) recommending the agency allow individuals the ability to request a mailed paper *Statement*.

A compendium of Board reports, publications, press releases and more information about our forum *Disability: Time for Reform* can be found online at www.ssab.gov

¹ In 2013, Congress added language into the federal budget that required SSA to formulate a plan to partially resume *Statement* mailings. In 2014, SSA began to send out *Statement* mailings in five year increments: 25, 30, 35, 40, 45, 50, 55, and 60.

ABOUT THE SOCIAL SECURITY ADVISORY BOARD

In 1994, when the Congress passed Public Law 103-296 establishing the Social Security Administration as an independent agency, it also created a seven member bipartisan Advisory Board to advise the President, the Congress, and the Commissioner of Social Security on matters relating to the Social Security and Supplemental Security Income programs.



NINE FUNCTIONS OF THE SOCIAL SECURITY ADVISORY BOARD

The Board's Authorizing Statute outlines its nine functions.

1. Analyze how OASDI and SSI programs can assure economic security
2. Study and make recommendations regarding how health security programs can coordinate with OASDI and SSI programs
3. Make recommendations to the President and to Congress regarding the solvency of the OASDI program
4. Make recommendations regarding the quality of service SSA provides to the public
5. Make recommendations with respect to policies regarding the OASDI and SSI programs
6. Increase public understanding of the Social Security system
7. Make recommendations with respect to a long-range research and program evaluation plan for SSA
8. Review and assess any major studies of Social Security.
9. Make recommendations with respect to such other matters as determined to be appropriate

CURRENT SOCIAL SECURITY ADVISORY BOARD APPOINTMENTS

Advisory Board members are appointed to six year terms, made up as follows: three appointed by the President (no more than two from the same political party); and two each (no more than one from the same political party) by the Speaker of the House (in consultation with the Chairman and the Ranking Minority Member of the Committee on Ways and Means) and by the President pro tempore of the Senate (in consultation with the Chairman and Ranking Minority Member of the Committee on Finance). Presidential appointees are subject to Senate confirmation. The below table depicts current appointments.



PRESIDENTIAL APPOINTMENTS (3)

TERM EXPIRES

Vacant
Vacant
Vacant

September 30, 2018
September 30, 2014
September 30, 2016



HOUSE APPOINTMENTS (2)

Dorcas Hardy (R)
Barbara Kennelly (D)

September 30, 2016
September 30, 2017



SENATE APPOINTMENTS (2)

Bernadette Franks-Ongoy (D)
Jagadeesh Gokhale (R)

September 30, 2018
September 30, 2015

CURRENT SOCIAL SECURITY ADVISORY BOARD MEMBER BIOGRAPHIES

*BARBARA B. KENNELLY, ACTING CHAIR **



Barbara B. Kennelly is President of Barbara Kennelly Associates and is a distinguished Professor at Trinity University. She served as President of the National Committee to Preserve Social Security and Medicare from 2002-2011. Mrs. Kennelly served seventeen years in the United States House of Representatives, representing the First District of Connecticut. During her Congressional career, Mrs. Kennelly was the first woman elected to serve as the Vice Chair of the House Democratic Caucus, the first woman to serve on the House Committee on Intelligence, the first woman to serve as Chief Majority Whip, and the third woman in history to serve on the 200-year-old Ways and Means Committee. During the 105th

Congress, she was the ranking member of the Subcommittee on Social Security. Prior to her election to Congress, Mrs. Kennelly was the Secretary of the State of Connecticut. After serving in Congress, Mrs. Kennelly was appointed to the position of Counselor to the Commissioner at the Social Security Administration (SSA). As Counselor, Mrs. Kennelly worked closely with the Commissioner of Social Security Kenneth S. Apfel, and members of Congress to inform and educate the American people on the choices they face to ensure the future solvency of Social Security. She served on the Policy Committee for the 2005 White House Conference on Aging. Mrs. Kennelly received a B.A. in Economics from Trinity College, Washington, D.C. She earned a certificate from the Harvard Business School on completion of the Harvard-Radcliffe Program in Business Administration and a Master's Degree in Government from Trinity College, Hartford. First term of office: January 2006 to September 2011. Current term of office: March 2012 to September 2017.

* Term as acting chair began October 1, 2012

JAGADEESH GOKHALE



Jagadeesh Gokhale is a senior fellow at the Cato Institute. He earlier worked at the American Enterprise Institute as a visiting scholar (2003), the U.S. Treasury Department as a consultant (2002), and the Federal Reserve Bank of Cleveland as a senior economic advisor (1990-2003). An economist by training, his main research fields are macro and public economics with a special focus on the effects of fiscal policy on future generations. During 2008, he served as a member of the Task Force on Sustainability Issues for the Federal Accounting Standards Advisory Board. Dr. Gokhale has written extensively on policy issues including Social Security and Medicare reform, national saving, private insurance, financial planning, wealth inequality, generational accounting, and public intergenerational transfers and he has testified several times before Congress on these topics. He has published several papers in such top-tier journals as the American Economic Review, Journal of Economic Perspectives, Quarterly Journal of Economics, Review of Economics and Statistics; in publications of the National Bureau of Economic Research and the Cleveland Federal Reserve; in the US Budget report's Analytical Perspectives; and in popular newspapers and online media such as the Wall Street Journal, The Financial Times, The Washington Post, American Spectator, and Forbes. Dr. Gokhale is a co-author of Fiscal and Generational Imbalances that revealed the US fiscal imbalance to be in the tens of trillions of dollars. In 2010 he published Social Security: A Fresh Look at Policy Alternatives Term of Office: November 2009 - September 2015.

DORCAS R. HARDY



Dorcas R. Hardy is President of D.R. Hardy & Associates, a government relations and public policy firm serving a diverse portfolio of clients. After her appointment by President Ronald Reagan as Assistant Secretary of Human Development Services, Ms. Hardy was appointed Commissioner of Social Security (1986 to 1989) and was appointed by President George W. Bush to chair the Policy Committee for the 2005 White House Conference on Aging. Ms. Hardy has launched and hosted her own primetime, weekly television program, "Financing Your Future," on Financial News Network and UPI Broadcasting, and "The Senior American," an NET political program for older Americans. She speaks and writes widely about domestic and international retirement financing issues and entitlement program reforms and is the co-author of Social Insecurity: The Crisis in America's Social Security System and How to Plan Now for Your Own Financial Survival, Random House, 1992. A former CEO of a rehabilitation technology firm, Ms. Hardy promotes redesign and modernization of the Social Security, Medicare, and disability insurance systems. Additionally, she has chaired a Task Force to rebuild vocational rehabilitation services for disabled veterans for the Department of

Veterans Affairs. She received her B.A. from Connecticut College, her M.B.A. from Pepperdine University, and completed the Executive Program in Health Policy and Financial Management at Harvard University. Ms. Hardy is a Certified Senior Advisor and serves on the Board of Directors of Wright Investors' Service Managed Funds, and First Coast Service Options of Florida. First term of office: April 2002 to September 2004. Second term of office: October 2004 to September 2010. Current term of office: October 2010 to September 2016.

BERNADETTE FRANKS-ONGOY



Bernadette Franks-Ongoy is the Executive Director for Disability Rights Montana (DRM), an organization that protects and advocates for the human, legal, and civil rights of Montanans with disabilities. She manages and oversees the day-to-day activities of DRM and sets the tone to ensure that the organization's mission to advance dignity, equality, and self-determination is being accomplished. Ms. Franks-Ongoy says, "I was raised by a mother with a disability and a father who did not realize he was a feminist." She lived in an accessible house before the ADA was the law. Her mother's wheelchair could access every room. "After all mom needed to have access to my brothers and sisters rooms with her wheelchair." Ms. Franks-Ongoy is the youngest of eight siblings to include a brother with a mental illness. Ms. Franks-Ongoy grew up in the sugar plantation town of Waialua, Hawaii. With the support of Job Corp, Social Security and other financial aid, she attended and graduated from Chaminade University with a Bachelor of Science Degree in Criminal Justice and a Bachelor of Arts degree in Sociology. She graduated from the University of San Diego, School of Law in 1983. Her past legal experience includes: Law Clerk for the First Judicial Circuit Court in Hawaii, Founding Executive Director of the Hawaii Bar Foundation, Deputy Corporation Counsel for the City and County of Honolulu, and the Attorney and Director of Programs for the Protection and Advocacy system in Hawaii. She is licensed to practice law in Hawaii and with the United States Court of Appeals for the Ninth Circuit. Ms. Franks-Ongoy has served as president of the National Disability Rights Network and most recently was a member of Montana's Equal Justice Task Force. Current term of office: January 2013 to September 2018.

MEETINGS WITH SOCIAL SECURITY COMMISSIONER AND ACTING COMMISSIONER

The Board meets with the Social Security Commissioner throughout the year. At our January meeting we met with then-Commissioner **Michael J. Astrue** just before his term expired. The Board asked Mr. Astrue to discuss his experiences as Commissioner.

Mr. Astrue stated that any reform efforts in the disability insurance (DI) program that pushes for massive, institutional changes will be ineffective because the program cannot be fixed with more complex regulation. He emphasized that the process should be fair and quick for claimants and that adding more complexity was the wrong way to proceed.



Mr. Astrue discussed the prototype initiative instituted by former SSA Commissioner Kenneth S. Apfel. Prototype included a meeting with the claimant at the Disability Determination Services (DDS) level and enabled the adjudicator to interact with the claimant, often for the first time in the process. Mr. Astrue believes that the DDS should have more flexibility to call or meet with claimants with certain diseases, though he does not agree with rigidly requiring the additional adjudicatory step that was included in prototype.

Improving the quality of the initial DDS level decision is better public service. Taking the time to develop the record and when necessary meet with claimants will result in more thorough decisions that will be issued much faster and will still cost less than adjudicating the cases at the hearing level. Mr. Astrue noted that Congress pulled the funding for the prototype before it could be fully tested, modified and the full benefits of the initiative realized.

Mr. Astrue expressed his concerns about OPM's capability to hire quality judges, citing issues with the current hiring processes. Changing the process will require White House involvement or Congressional action as it is his opinion that OPM will not change the process without direction. He opined that Congress should contract the entire ALJ hiring process to a different agency, such as the Administrative Conference of the United States (ACUS) or the Department of Justice (DOJ).

Mr. Astrue discussed the highs and lows of his tenure as Commissioner. With respect to public online services, Mr. Astrue noted that the agency went from being criticized by the National Academy of Science in 2007 to being praised by OMB as a government leader in electronic services. He expressed his delight that the *My SSA* portal roll-out was going well—by the first week of January 2013, *My SSA* had 407,000 users. He stated that the agency’s customer satisfaction survey was up from 83 percent to 86 percent.

Mr. Astrue stated that a large source of frustration during his tenure at SSA as Commissioner was the online Supplement Security Income (SSI) disability application process. He expressed his hope that an online SSI application will be available soon and become a main priority of the agency, especially as the agency moves toward overall improvement of online services. He said that his biggest failure in leadership came when the agency was not able to finish the representative suite of services, and then shared his pride in helping to “clean up” the Employees’ Activities Association (EAA) situation. For nearly two decades, the Social Security Administration has entered into no-bid, no-audit contracts worth tens of millions of dollars to the well-connected EAA.

Mr. Astrue noted that the new Commissioner of SSA will face many challenges leading the agency, including a tightened budget, possibilities of furlough, and overall dwindling employee morale, but SSA has a dedicated workforce and provided it is given an adequate budget and other necessary supports it can fulfill SSA’s public service mission.

In meetings with Acting Commissioner **Carolyn Colvin**, SSAB continued to discuss the aforementioned topics as well as the agency’s budget, technology, program integrity, and other pertinent issues affecting the agency. We discussed in depth how the Supreme Court’s ruling in the *U.S. v Windsor* case affects the Agency, and how the Acting Commissioner plans to oversee the disbursement of benefits to newly approved beneficiaries. The Acting Commissioner updated the Board on the increased use of Internet benefit applications and spoke about her vision for incorporating technology into new service delivery methods.

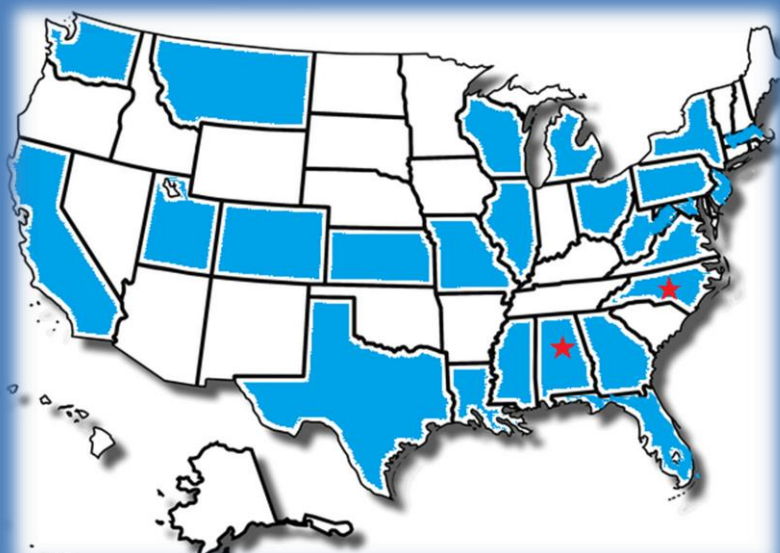


COMMUNICATION EFFORTS NATIONWIDE

An important part of the Board's work includes traveling to the different regions, visiting different offices and meeting with SSA employees. The Board wants to hear from field, hearing and regional staff about their experiences, frustrations, and suggestions about Social Security programs.

Additionally, the Board and staff meet with management associations, unions, advocates, academics, and private sector organizations to listen to their suggestions and views on Social Security programs.

Since 1996, the Board has visited 27 states and 46 cities across the United States. In 2013, the Board visited Birmingham, AL and Charlotte, NC.



The Board believes that hearing from employees at different levels and in as many geographical areas as possible is essential to understanding how the programs are working. In May of 2013, the Board visited Charlotte, North Carolina and Birmingham, Alabama for a series of formal and informal meetings.

BOARD VISIT TO CHARLOTTE, NORTH CAROLINA

As a large firm providing retirement services, Teachers Insurance and Annuity Association – College Retirement Equities Fund (TIAA-CREF)² serves a similar population as SSA. The project team charged with updating the Board’s 2009 report, *The Social Security Statement: How It Can Be Improved*, held teleconference meetings with TIAA-CREF executives on two separate occasions during the information gathering phase of SSAB’s update to the 2009 report. Some statements and recommendations made in the draft report the team prepared were informed by these conversations with TIAA-CREF. This effort was set aside temporarily when the Board membership fell below quorum in October of 2012. When the quorum was restored, the issue brief was updated and sent to the Board for review, which prompted the Board’s 2013 visit to TIAA-CREF in Charlotte, North Carolina to discuss the topic of engaging individuals for successful retirement outcomes.

TIAA-CREF, the second largest payer of retirement benefits in the nation—second only to SSA—has conducted extensive research on what makes communication with its customers more effective. As a result, TIAA-CREF has adopted methods of customer segmentation by age, gender, and stage of life to target their communications to the specific needs of their audiences. The organization has also used this information to develop what it considers to be a highly effective communications, education, and advice engagement strategy that maximizes the potential of online and digital modes of communication. The Board met with TIAA-CREF executives to discuss their efforts and their experiences and perhaps provide some additional insights for consideration as we move forward with the *Statement* issue brief. In addition to describing their own efforts, TIAA-CREF executives provided feedback on the Board’s 2009 report based on what they have learned. TIAA-CREF executives described how the company provides integrated communication, education, and personalized advice to their clients through their website, client training workshops, and brochures.

² Teachers Insurance and Annuity Association – College Retirement Equities Fund (TIAA-CREF), specializes in retirement options for individuals working in academic, research, medical, governmental and cultural fields. As a full-service financial firm, TIAA-CREF serves 3.7 million active and retired employees participating at more than 15,000 institutions. The company currently manages \$502 billion in assets. TIAA-CREF headquarters are in New York, NY, with major offices in [Denver, CO](#); [Charlotte, N.C.](#); and [Dallas, TX](#); and more than eighty local offices throughout the U.S. Founded in 1918 by Andrew Carnegie, TIAA was established to support the financial well-being of college teachers. With a decline in the value of TIAA annuities between 1940 -1950, TIAA developed an innovative approach that added common stocks for retirement savings and income. This became the world’s first variable annuity, now called the CREF Stock Account.

Executives discussed with the Board the importance of the manner in which information is presented to participants. They stressed that participants can become paralyzed if faced with too many choices. TIAA-CREF focuses on a targeted consumer segmentation approach when it comes to serving clients.

Executives explained to the Board that the firm recognizes that the “one size fits all” approach is not effective in serving clients as individuals comprehend information in different ways.³



Regarding Social Security, executives explained that marketing plays a large role in how the public perceives the agency. Executives suggested that the next few years present wonderful opportunities for the agency to rebrand itself, especially given the fact that many young people the firm has come into contact with hold the belief that Social Security will be there for them in the future.

Executives also shared their concerns that the public does not receive adequate financial education, and that there should be a push to begin engaging individuals in the process much earlier. Executives shared the difficulties of asking individuals newly in the workforce whom are focused on other events, like paying down college debt, to think about retirement planning, unless the individuals are engaged in ways tailored to their life stage. For example, TIAA-CREF strives to engage young people on issues other than retirement and employ different tools for life stages using personalized data. The firm designs retirement and financial goals plans based on the client’s goals—according to TIAA-CREF, individuals generally need between 60 and 80 percent income replacement in retirement, though one Board member thought 80 percent could be unrealistically high.

MEETING WITH FIELD OFFICE AND HEARING OFFICE MANAGERS

In Charlotte, the Board also met with field office and hearing office managers who spoke candidly about the declining staff morale as people retired or left the agency and were not replaced. They emphasized the need for additional hires.

³ The firm has reported that TIAA-CREF program participants are almost five times more confident in their retirement savings plan after receiving retirement education and advice through in-person meetings.

BOARD VISIT TO BIRMINGHAM, ALABAMA

In Birmingham, the Board met with SSA regional executives and staff at the Agency's Birmingham Social Security Center (BSSC)⁴. The BSSC⁵ houses several different agency components in one building, including 1) Southeastern Program Service Center (SEPSC)⁶; 2) Birmingham Teleservice Center (TSC); 3) Birmingham Field Office (FO)⁷; 4) Alabama Area Director's Office (AD)⁸; 5) Birmingham Office of Disability and Adjudication (ODAR)⁹; and 6) Quality Performance Branches (OQP). This gave the Board a chance to witness how the various components of the BSSC work together and consider the potential advantages associated with co-location.

During the Board's meeting at the BSSC, management provided background information on workloads. SSAB heard that PSCs in general have both their traditional workload, involving primarily Title II retirement and disability processing payments workloads, in combination with an evolving front line workload. Examples of the new front line workloads include assisting in

⁴ Positioned to face the Birmingham skyline, the SSA building was designed with the surrounding neighborhood in mind. The first two floors include a large glass area offering a view of downtown Birmingham and the historic district. The building's remaining space is contained in an eight-story tower which is set back away from the street. The "green" roof is covered in drought resistant vegetation. A canopy covering the five-story parking garage serves as water collection system for recycling rainwater for landscaping irrigation. The collaborative, integrated design-build approach was a result of a 20-year lease agreement with the U.S. General Services Administration (GSA) to design and construct the facility.

⁵ Birmingham Social Security Center (BSSC) houses approximately 2,200 employees and includes the following SSA components: Southeastern Program Service Center (SEPSC), Birmingham Teleservice Center (TSC), Birmingham Field Office (FO), Alabama Area Director's Office (AD), Birmingham Office of Disability and Adjudication (hearing office), Quality Performance Branches (DI, SSI, RSI), Office of Inspector General (OIG), Regional Office Components (RO). Also housed in the building are employee-centered conveniences such as a fitness center, high-tech mail center, full-service cafeteria, child-care center, credit union and auditorium.

⁶ SEPSC employed 1045 individuals as of 03/31/2013, and provides service to the eight southeastern states including Alabama, Florida, Georgia, Tennessee, Mississippi, Kentucky, North Carolina, South Carolina and parts of Virginia. In general, a PSC has the responsibility to review, adjudicate, and service all claims (other than SSI) within its jurisdiction. They make formal decisions as to entitlement for Social Security benefits.

⁷ The Birmingham Downtown Field Office has 8 Service Representatives, 1 Reader, 18 Title II Claims Representatives, 1 Title II Technical Expert, 17 Title XVI Claims Representatives, and 2 Title XVI Technical Experts.

⁸ Number of Field Offices: 22. Total Number of Level 1 Offices: 12. Total Number of Level 2 Offices: 10. Number of DDS : 2. Total Number of Employees: 574 (565 permanent, 9 temporary)

⁹ With 18 judges, 80 permanent managers and support staff, and a pending of over 11,000 cases, Birmingham is the largest Hearing Office in the Atlanta Region.

answering the 800 number calls when the volume of calls spikes¹⁰ and assisting with processing initial internet applications.

The Board learned that the BSSC has several programs to support integration among components. First, the BSSC enables Teleservice Center (TSC) staff to work as service representatives in a field office for one week per year. Second, the BSSC components are working to create a video that relays the workloads of each component, entitled *Many Faces, One Mission*. Third, component management said they try to aid other components (not limited to the BSSC) with workloads by redistributing work to make up for uneven staffing losses. However, SSAB learned that there are some challenges to shared space, such as sharing training rooms. Some components (TSC and ODAR) shared concerns that they were dealing with very limited space, or that they were out of space entirely.

During the visit, the Board also met with SSA non-management employees. Employees represented a number of different agency components, including the Program Service Center (PSC), Telephone Service Center (TSC), Office of Disability Adjudicative Review (ODAR), Office of Quality Performance (OQP), other regional office components, and field offices. This provided an opportunity for the Board to elicit feedback from individuals working on the “front line” of public service at the agency.

Many employees indicated issues with attrition and stated that employees are struggling to do more with less. Employees reminded the Board that front line offices are the “face of the agency,” and often represent the public’s first point of contact with the agency. Inadequate staffing issues cause stress and friction that trickles down to the customers, management, and other staff.

The Board inquired about a wish list of items that the SEPSC desired, and employees responded with: 1) utilize the offices more to process disability cases, and 2) improve the coordination of the work. Employees suggested that dedicating more PSC employees to assist the DDS with decision writing would be more efficient. They added that one or two judges could be added along with an increase in grade level. An employee suggested that the SEPSC could be a pilot for the idea. The Board asked the employee to consider how the states and DDSs would feel about moving their work to Birmingham. The employee responded that the recommendation is to help alleviate the burden, not take all of the DDS work.

A TSC employee stated that the transition of the Immediate Claims Taking Unit (ICTU) to the Workload Support Unit (WSU) has taken away “drive through” service for the public. Employees

¹⁰ The average speed of answer is 300 seconds. Due to decreased resources, the SEPSC does not expect to deliver all that they delivered in the past and the speed of answer is expected to increase to 500 seconds. Although the SEPSC looks for ways to be more proactive when taking calls, the employees shared their concern that SSA’s “gold standard” is being degraded.

and management are not sure why the transition occurred. Employees explained that the ICTU was a perfect match for the teleservice center (TSC). The WSU is more cumbersome and time consuming. The ICTU allowed for the claimant to complete a claim, was positive, and made SSA shine. Now customers and employees are dissatisfied. Employees have more work and no raises.

TSC employees also discussed issues with the direct express “ATM” card and Comerica Bank¹¹. The card does not always work and the public often does not know how to use the card. Employees explained the lack of customer service offered by Comerica Bank. Employees shared their additional concerns that SSA gives these direct express cards to individuals who have never had a credit card or bank account. Employees were also concerned that SSA does not properly educate individuals on how to use the card and issues paper checks under limited circumstances.

The session concluded with employees stating that they enjoyed having the opportunity to listen to the comments of their coworkers and actively engage in a discussion on ways to improve public service. SSAB appreciated the candor of the employees and will use the information for planning purposes in deciding what projects to take on in 2014 and beyond

MEETING WITH SSA’S INSPECTOR GENERAL

In the Board’s meeting with SSA’s Inspector General **Patrick O’Carroll** and members of the IG staff, Mr. O’Carroll provided a brief overview of the IG’s office’s internal budget situation, considering the effects of sequestration. We discussed the IG’s transition paper for a new Administration and looked at the IG’s long-term strategic plan. Throughout the year, we discussed the IG’s ongoing efforts in detecting fraud and its recommendations to the agency on ways to prevent Social Security fraud and identity theft, particularly with regard to the “My Social Security” (*mySSA*) web portal as well as direct deposit fraud.

Since the introduction of *mySSA*, the agency has been encouraging members of the public to create an account as a safeguard, since it is much more difficult for fraudsters to steal identities if they already have an active account. While the Board supports this policy and also encourages the public to register on *mySSA*, we expect that SSA will remain vigilant and aware of increasingly sophisticated methods of electronic theft. The agency must continue to determine new ways of protecting Social Security participants’ personally identifiable information (PII). The Board will continue to look at SSA’s communications strategy with the public, especially the *mySSA* online

¹¹ The **Direct Express**® Debit MasterCard® card – issued by Comerica Bank as the Treasury Department’s financial agent – is a prepaid debit card and electronic payment option for federal benefits. The card is a Treasury-recommended, safe, convenient alternative to paper checks.

portal. We plan to examine ways the agency interacts with the public, identify areas where we believe improvements are needed, and present recommendations to ensure successful communication with the American public.

MEETING WITH SSA'S OFFICE OF OPERATIONS

The Board met with **Nancy Berryhill**, Deputy Commissioner of Operations, and members of her team at SSA headquarters in Baltimore during our July Board meeting. Operations management stressed the need for efficient consolidation of office space, noting the closure of SSA contact stations over the past several years. At one point, around 1,200 contact stations existed nationwide – by January 2012, that number dropped to 544, as of May 2013, there were only 24 operational contact stations remaining¹². Contact stations have traditionally served as an extension to agency field offices, but SSA has made the decision to reduce the contact station citing budget constraints and the availability of online services, such as filing for retirement and disability insurance (Title II) benefits and ordering benefit verification.



The Board was impressed by the professionalism of the staff and their energy in seeking out innovative ideas to approaching challenges.

MEETING WITH SSA'S OFFICE OF THE CHIEF STRATEGIC OFFICER

The Board met with **Ruby Burrell** and **Karl Tomak** from the agency's reinstated Office of the Chief Strategic Officer. Ms. Burrell provided an overview of the functions associated with her office as well as the current status of the agency's strategic planning initiatives. She informed the Board that the agency's next short-term OMB-required plan will be released in February 2014,

¹² By the end of FY 2013, SSA had 20 contact stations open.

while SSA's much longer-term plan entitled "2025 Vision" will be completed by the end of 2014. This will be the first long-term plan published by the agency since the "2010 Vision" plan, released in 2000.

MEETING WITH SSA'S DEPUTY COMMISSIONER OF SYSTEMS AND CHIEF INFORMATION OFFICER

During the October meeting, the Board met with **Bill Zielinski**, Deputy Commissioner of Systems and Chief Information Officer at SSA. Mr. Zielinski provided status updates on several key IT initiatives currently underway at SSA, including uniting the online disability application and the Disability Claims Processing System (DCPS). He discussed budget constraints, noting that difficulties are not necessarily about the amount of money appropriated but stem from the stopping and starting of funding. Mr. Zielinski stressed that in order to carry out capital investment planning and develop a strong strategic vision, SSA needs to have a steady funding stream.

MEETING WITH SSA'S OFFICE OF THE CHIEF ACTUARY

The Board met with the Chief Actuary of Social Security, **Stephen Goss**, and Deputy Chief Actuary, **Alice Wade** in July to discuss functions of their Office and the resources they make available to the public, particularly the Office of the Chief Actuary's (OACT) website. The OACT website maintains a collection of estimates of the financial impact of legislative reform proposals that impact Social Security, as well as a catalog of individual provisions that would impact the solvency of the OASI and DI trust funds. The potential financial impacts of individual provisions are updated each year using the new Trustees assumptions. Many of the included provisions were originally suggested as reform options by the Board, as part of the series of reports the Board has issued since 1999, entitled: *Social Security: Why Action Should be Taken Soon*. Later in the year, the Board convened in Baltimore for another meeting with members of the Actuary's office for a briefing on the results of the 2013 Trustees Report. The Actuaries discussed various developments that could impact the financial status of Social Security, such as retirement claiming strategies¹³,

¹³ Some retirement claiming strategies have gained notoriety in the media. First is the practice of withdrawing a claim made at an earlier age, paying back the full amount of benefits received (without interest), and then re-applying for the higher benefit amount one is eligible for at an older age. Those who survive to older ages with a relatively high remaining life expectancy would have a strong incentive to withdraw an earlier claim and re-apply. SSA addressed this loophole through regulation, restricting withdrawals to a period of 12 months. The second is a strategy known as "file and suspend". Prior to attaining full retirement age, if a person applies for a worker or spousal benefit, he or she

immigration¹⁴, and Supreme Court’s decision to overturn sections of the Defense of Marriage Act in the *Windsor* case¹⁵. Regarding retirement claiming strategies, the Actuaries informed the Board that the costs are relatively minor today, but could grow if this strategy is heavily promoted by the financial planning industry.

Michael Morris, head of OACT’s demographic unit, briefed the Board on the possible financial impact of immigration reform legislation that passed the U.S. Senate. (S. 744)¹⁶ on June 27, 2013. Mr. Morris informed the Board that the net financial effect would be relatively small. An increased use of eVerify, however, would translate into an increased workload for SSA. In addition, it would be administratively complex to credit past earnings to workers who newly transfer to legal status.

The costs associated with the *Windsor* case ultimately depend on how SSA implements the recognition of same sex marriage. Under SSA’s current interpretation of the Social Security Act, the legality of a marriage in the place of domicile of the insured is a determining factor in the decision to award benefits. However, SSA is awaiting further clarification from the Department of Justice on how to interpret and implement the Supreme Court’s ruling. The Actuaries estimated that costs to the trust funds associated with recognition of same sex marriages for the purposes of Social Security would be small.

MEETING WITH LGBT ADVOCATES: DISCUSSION OF THE SUPREME COURT’S RULING IN U.S. V WINDSOR

The Board and Commissioner met with LGBT advocates in December to discuss how the Supreme Court’s ruling in the *U.S. v Windsor* case affects the agency, and how the Acting

is presumed to have applied for both benefits. After the full retirement age, the applicant can limit the application to one or the other benefit. The strategy, which only works for couples, is to apply for one’s own benefit at full retirement age, suspend it, then begin to collect one’s spousal benefit—presuming the spouse will have to have applied for his or her own benefit. At age 70, the person switches back to his or her own benefit which now reached its maximum dollar amount due to the accrual of “delayed retirement credits”. Financial planners have been pushing this strategy, primarily to higher earners who can afford to wait to claim benefits.

¹⁴ The OACT cited that the financial impact of the Senate’s legislation involved estimating changes in the flows of legal and undocumented migrants to the U.S., including estimates about how increased border security and employer sanctions would alter immigration patterns and the willingness of employers to hire those that do immigrate.

¹⁵ To estimate this cost, OACT assumes that the lesbian and gay population is about 3 to 5 percent of the population of the U.S. and then makes additional assumptions about how many couples are likely to marry.

¹⁶ S. 744: Border Security, Economic Opportunity, and Immigration Modernization Act

Commissioner plans to oversee the disbursement of benefits to newly approved beneficiaries. Advocates discussed their efforts in organizing outreach events to the LGBT community. Advocates explained that events have consisted of question and answer sessions, and panel discussions. Advocates thanked the Commissioner, stating that many Regional Commissioners within SSA have been particularly helpful along with other SSA executives in these efforts. Advocates explained to the Board that there is a lack of knowledge within the LGBT community about Social Security benefits. The advocates are planning for more events across the country—for now, they are staying within California, but they hope to expand to the East Coast soon.

The advocates expressed their desire to support SSA in providing Social Security services to the LGBT community. One advocate mentioned that the LGBT community is often a very isolated society and that they tend to have lower incomes than their heterosexual counterparts. Social Security benefits play a vital role in keeping them out of poverty and offering other types of financial support. Advocates explained that although the LGBT advocate community is strong, there are some things that only an agency as large as SSA can accomplish.

SOCIAL SECURITY ADVISORY BOARD PLANNING MEETING TO REVIEW PROJECTS FOR 2014

During this segment of the October meeting, the Board reviewed and provided feedback on projects that the staff was currently working on. These included a variety of projects for the upcoming year, including 1) the Social Security Statement issue brief; 2) the Disability Policy Panel; 3) the Disability Forum Report; 4) the 2013 SSI Statement; 5) an overview of the 2014 Technical Panel; and 6) a report on the Administrative Law Judge Hiring Process.

MEETING WITH CONGRESSIONAL STAFFERS

In October, the Board reconvened its many year hiatus from “Hill Day” where Board members invite individuals from Congressional offices to meet with Board members to discuss issues related to Social Security. **Tom Klouda**, Senior Domestic Policy Advisor, Senate Committee on Finance Majority, **Jeff Wrase**, Chief Economist, Senate Committee on Finance Minority, **Kim Hildred**, Staff Director, Subcommittee on Social Security, House Ways and Means Committee Majority, and **Kathryn Olson**, Staff Director, Subcommittee on Social Security, House Ways and Means Committee Minority and others came to speak with the Board regarding issues facing Social Security. The Board hopes to strengthen the line of communication between Congress and Board, and intends that this meeting will become the first of many.

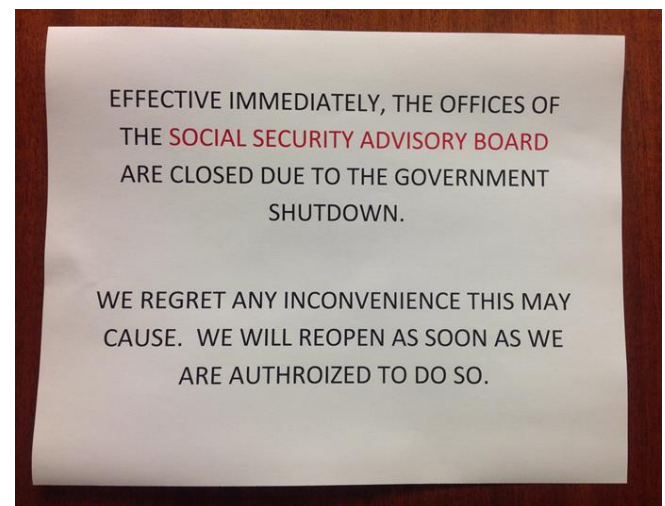
Hill staffers stated that many of the Board's reports help to inform their work on hill—mentioned in particular were the Board's reports *The Case for Terminating the Benefit Offset National Demonstration*, *Recruiting SSA Administrative Law Judges: Need for review of OPM and performance* and *Social Security: Why Action Should Be Taken Soon*. Staffers also stressed the importance of hearing the outcomes stemming Board discussions with field office front line employees and managers. Because of the Board's unique position, SSAB has the ability to travel across the United States to differing Social Security offices and observe first-hand the conditions, quality of service and hear concerns that SSA employees have. Hill staffers said that information the Board provides from these trips is invaluable to policy-makers.

OCTOBER 2014 GOVERNMENT FURLOUGH

On September 17, 2013, the White House released a memorandum to the Heads of all Executive Department and Agencies regarding the potential lapse in appropriations, i.e., a government shutdown. Pursuant to that guidance, all agencies were required to issue operational instructions to all potentially affected personnel and contractors.

At 12:00 a.m. on Tuesday, October 1, 2013 the Social Security Advisory Board was ordered to begin orderly shutdown procedures of all operations. Since no budget resolution was reached by October 1, the *Antideficiency Act* expressly prohibited SSAB employees and the Board from engaging in the conduct of regular, ongoing government business. During the 16-day shutdown, SSAB lost two weeks of work.

This included cancelling meetings, teleconferences, remote or telework and the processing of any payments. SSAB was prohibited from incurring any obligations in the absence of or in advance of Congressionally-enacted funding unless certain exceptions were met—and the work of the SSAB did not meet any of the expectations outlined by the White House and the Office of Personnel Management. Additionally, all SSAB travel was suspended during the period of the shutdown.



Beyond the monetary impacts caused by the shutdown, the American government and people lost the security and protection of the government along with a focus on agency missions that citizens rely on daily. SSAB is sensitive to this, especially as Social Security programs aim to protect vulnerable populations in the United States. The Board and staff have worked tirelessly to make up for time, projects, and efforts affected by the government shutdown on behalf of the American people.



OPERATIONS OF SOCIAL SECURITY ADVISORY BOARD STAFF

LEADERSHIP ROTATION PROGRAM

SSAB staff assists the Board in understanding SSA and the different agency goals and challenges. In 2013, the staff teamed up with SSA's training component and began offering details to individuals in SSA's leadership programs. Detailees have a chance to learn about the board and its operations and in turn they offer expertise and an up-to-date understanding of how programs and policies are working.

Jodi Vican provided both administrative support and deep programmatic expertise in her four-month detail as part of the Rotational Development Program in the Spring/Summer of 2013. She successfully managed our summer interns by organizing a training program and managed their workloads. Ms. Vican was also an asset to the office in developing an Office Policy and Procedure Book, Employee Handbook, and Intern Handbook, all of which continue to be relied on for clarifying procedures and training employees. Ms. Vican served as a subject matter expert, providing insight and vital training to staff on disability policy and procedures. Ms. Vican also researched complex disability issues, collaborated with the staff in developing disability related reports/papers and co-authored a blueprint outlining a proposal for an independent panel to

address complicated disability policy issues, including continuing disability reviews. Her commitment to completing any and all projects we handed her was a tremendous asset to the Board.

Lynn Fisher has been with us for an extended detail. Her expertise in retirement and disability research has been a resource for staff, and she has been instrumental in bridge building between SSAB and SSA staff and SSAB and Research Centers. Ms. Fisher has informally trained staff and provided enormous insight and background to senior staff, offering suggestions and often sending research and background material, which have been enormously helpful. She has been helpful to the research assistants in answering questions and introducing them to experts at SSA and outside experts. She was crucial in setting up meetings in the last few board meetings and planned an entire day for the Board trip to Boston. Ms. Fisher has formulated a report and speaker series on retirement security sufficiently enough that others will be able to continue the work that she has started. Ms. Fisher has made multiple presentations to the board at monthly board meetings, and has had separate meetings with the board member in charge of the retirement security project. Ms. Fisher has also provided data research to board members and provided oversight and guidance to a novice researcher on the retirement project. She has also pitched in when needed to help with administrative duties, putting together briefing books, preparing bios and writing thank you letters.

Special thanks to Deputy Commissioner Marianna LaCanfora who understands the importance of allowing exemplary employees to take sabbaticals from their permanent positions to stretch themselves professionally and share their expertise with recipients. SSAB sought to provide an atmosphere for these individuals to concentrate on issues that interested them, and to provide a place for them to learn and grow. We thank Ms. Vican and Ms. Fisher for their hard work and offering their individual expertise to help the Board fulfill its mission.

INTERN PROGRAM

SSAB has had summer interns for many years, but in 2013 it began developing a formal program. SSAB's internship program aims to educate young people on Social Security and related public policy issues. The office worked to develop interns by appointing an intern mentor and providing opportunities for continuing education, encouraging attendance at local training events, lecture series, meetings and at congressional hearings. Interns offered staff insights into how social security and its different programs are currently perceived (or even known about) by young adults.

PUBLIC INQUIRIES

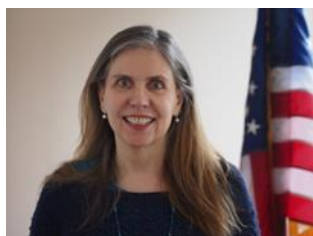
In 2013, the Board staff established a formal process for tracking and answering public inquiries and developed a guide for responding to the public. Although as an advisory body SSAB does not have authority to adjudicate individual claims documenting the inquiries and guiding the public to the appropriate Congressional, Social Security, or other governmental office helps us become aware of the issues and better serve the American public. SSAB plans to continue collecting the number and types of inquiries received in 2014 and beyond to better help advise the White House, SSA, and Congress on issues the public faces relating to Social Security. We have noted that many of our public inquiries deal with the disability insurance program.

“GREENING THE GOVERNMENT” AND EFFORTS TO SUPPORT GOVERNMENT PROGRAMS AND INITIATIVES

In 1998, President Clinton signed an executive order, *Greening the Government through Waste Prevention, Recycling, and Federal Acquisition*, which outlined the responsibility of government agencies to institute recycling programs and to adopt other energy efficient programs. President Bush and President Obama continued to focus on the need to find energy efficient and sustainable solutions and each challenged agencies to incorporate environmentally aware practices. SSAB takes this responsibility seriously and expanded its recycling program from paper and cans to include recycling batteries, toner and light bulbs. We strive to purchase biodegradable, non-animal tested cleaning supplies and are moving towards using recycled paper internally, and recyclable paper for publications.

Additionally, SSAB has reduced the number of paper copies it publishes and is working toward further savings in 2014. SSAB also created an electronic version of all Board materials for meetings, thus reducing the number of paper briefing books.

SOCIAL SECURITY ADVISORY BOARD STAFF



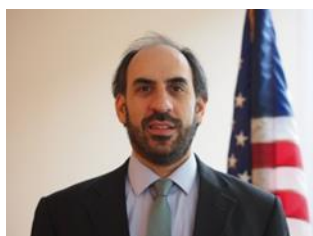
Claire Green,
Staff Director



Jacqueline Chapin, Ph.D.
Policy Chief



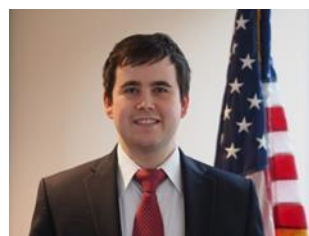
David Warner,
Management Chief



Joel A. Feinleib,
Staff Economist



Robin Walker,
Staff Assistant



Jeremy Elder,
Executive Assistant



Alec Moore,
Research Assistant



Sarah Weaver,
Research Assistant

COMPENDIUM OF BOARD REPORTS AND PUBLICATIONS

1. *The Online Statement And MySSA Portal: SSA Should Take Additional Steps To More Effectively Communicate With The Public*, December 2013
2. *Facing the Challenges –Envisioning the Future— Transition Document for SSA*, July 2013
3. Position Paper: *The Case for Terminating the Benefit Offset National Demonstration*, August 2013.
4. Filing for Social Security Disability Benefits: What Impact Does Professional Representation Have on the Process at the Initial Application Level? September 2012.
5. Aspects of Disability Decision Making: Data and Materials (3rd ed.), February 2012.
6. The 2011 Technical Panel on Assumptions and Methods, Report to the Social Security Advisory Board, September 2011.
7. The Social Security Administration: A Vision of the Future – The First Steps on the Road to 2020, March 2011.
8. *Social Security: Why Action Should Be Taken Soon* (4th ed.), December 2010.
9. *Keeping the Record Straight – An Overview of How SSA's Data Exchange Program Works*, December 2010.
10. *Disability Programs in the 21st Century Series: The Representative Payee Program*, September 2010. This paper also appeared in the Social Security Administration's *Annual Report of the Supplemental Security Income Program* as "Statement on the Supplemental Security Income Program, Additional Statement by the Social Security Advisory Board," May 2010.
11. The Unsustainable Cost of Healthcare, September 2009.
12. The Social Security Statement: How It Can Be Improved, August 2009.
13. Bridging the Gap: Improving SSA's Public Service through Technology, April 2009.
14. Disability Programs in the 21st Century Series: Substantial Gainful Activity, April 2009.

15. Disability Programs in the 21st Century Series: Need for Review of the Supplemental Security Income Program's Benefit Levels, Asset Limits, and Income Exclusions," March 2009.
16. Disability Programs in the 21st Century Series: Interactions between Supplemental Security Income and Temporary Assistance for Needy Families, February 2009.
17. Challenges Facing the Social Security Administration: Present and Future, December 2008.
18. Working for Retirement Security, September 2008.
19. The 2007 Technical Panel on Assumptions and Methods, Report to the Social Security Advisory Board, October 2007.
20. Recruiting SSA Administrative Law Judges: Need for Review of OPM Role and Performance, April 2007.
21. A Disability System for the 21st Century, September 2006.
22. *Improving the Social Security Administration's Hearing Process*, September 2006.
23. *Disability Decision Making: Data and Materials* (2nd ed.), May 2006.
24. The Impact of Immigration on Social Security and the National Economy, December 2005.
25. Social Security: Why Action Should Be Taken Soon (3rd ed.), September 2005.
26. Retirement Security: The Unfolding of a Predictable Surprise, March 2005.
27. The Social Security Definition of Disability, October 2003.
28. The 2003 Technical Panel on Assumptions and Methods, Report to the Social Security Advisory Board, October 2003.
29. Introducing Non-adversarial Government Representatives to Improve the Record for Decision in Social Security Disability Adjudications, a Report to the Social Security Advisory Board, June 2003.
30. SSA's Obligation to Ensure that the Public's Funds are Responsibly Collected and Expended, March 2002.
31. Alternative Approaches to Judicial Review of Social Security Disability Cases: A Report to the Social Security Advisory Board, March 2002.
32. Challenges Facing the New Commissioner of Social Security, Statement by Stanford G. Ross, December 2001.

33. *Estimating the Real Rate of Return on Stocks Over the Long Term*, Papers presented to the Social Security Advisory Board, August 2001.
34. *Social Security: Why Action Should Be Taken Soon (Revised Edition)*, July 2001.
35. *Agenda for Social Security: Challenges for the New Congress and the New Administration*, February 2001.
36. *Charting the Future of Social Security's Disability Programs: The Need for Fundamental Change*, January 2001.
37. *Disability Decision Making: Data and Materials*, January 2001.
38. *The 1999 Technical Panel on Assumptions and Methods*, Report to the Social Security Advisory Board, November 1999.
39. *How the Social Security Administration Can Improve Its Service to the Public*, September 1999.
40. *Forum on the Implications of Raising the Social Security Retirement Age*, May 1999 (staff document).
41. *How SSA's Disability Programs Can Be Improved*, August 1998.
42. *Social Security: Why Action Should Be Taken Soon*, July 1998.
43. *Strengthening Social Security Research: The Responsibilities of the Social Security Administration*, January 1998.
44. *Increasing Public Understanding of Social Security*, September 1997.
45. *Forum on a Long-range Research and Program Evaluation Plan for the Social Security Administration: Proceedings and Additional Comments*, June 24, 1997 (staff document).
46. *Developing Social Security Policy: How the Social Security Administration Can Provide Greater Policy Leadership*, March 1997.

In addition, the Board has published an *Annual Report* each year since 1998 describing the work we completed in the prior year and discussing plans for future studies. We have also published a *Statement on the Supplemental Security Income Program* annually. These statements appear in SSA's *Annual Report to the President and Congress on the Supplemental Security Income Program*.

INDIVIDUALS WITH WHOM THE BOARD MET AT MONTHLY MEETINGS IN 2013

JANUARY

Patrick P. O'Carroll Jr. , Inspector General, Social Security Administration

James A. Kissko, Chief of Staff, Office of Inspector General, Social Security Administration

Michael J. Astrue, Commissioner of Social Security

Shirleeta Stanton - Acting Deputy Associate Commissioner, Office of Disability Programs

Debi Gardiner - Director of Electronic Policy Applications, Office of Disability Programs

Glenn Sklar - Deputy Commissioner, Office of Disability Adjudication and Review

Debra Bice - Chief Administrative Law Judge, Office of Disability Adjudication and Review

Linda Dorn - Associate Commissioner, Office of Disability Determinations

Roderick Hairston - Associate Commissioner, Office of Disability Systems

Debbie Daywalt - Lead Systems Analyst, Office of Disability Systems

FEBRUARY

Debra Bice, Chief Administrative Law Judge

Patricia A. Jonas, Executive Director for Appellate Operations, Judge

Jeffery Lubbers, American University, Washington College of Law, Professor

APRIL

Dr. John Kregel, Professor of Special Education and Disability Policy, Virginia Commonwealth University

Carolyn Colvin, Acting Commissioner, Social Security Administration

James Kissko, Chief of Staff, Officer of the Commissioner, Social Security Administration

Curtis L. Decker, JD, Executive Director, National Disability Rights Network (NDRN)

Manual de la Puente, Associate Commissioner, Office of Research, Evaluation and Statistics,
Social Security Administration

Debra Tidwell-Peters, Director of the DRC, Office of Research, Evaluation and Statistics, Social
Security Administration

MAY

Chris Spence, Director, Federal Government Relations, TIAA-CREF

Cathy McCabe, Managing Director, Field Consulting Group, TIAA-CREF

Morgan Gold, Brand and Advertising, TIAA-CREF

Jack Florea, Institutional Marketing, TIAA-CREF

Peter Case, Recordkeeping Services, TIAA-CREF

Cathy Brady, National Contact Center, TIAA-CREF

Omar Saxton, Enterprise Systems Management, TIAA-CREF

Jeff Reid, Digital Strategy, TIAA-CREF

Michael Grochowski, Regional Commissioner, Birmingham Social Security Center (BSSC)

Samara (Sam) Richardson, Acting Assistant Regional Commissioner for Management,
Operations, and Support

Patti Patterson, Regional Communications Director

Rose Mary Buehler, Assistant Regional Commissioner for Processing Center Operations

Frankie Hall, Deputy Assistant Regional Commissioner for Processing Center Operations

Tom Baydala, Operations Support Branch Chief
Annie Cottrell, Disability Processing Branch Chief
Vernita Walker Gillam, Deputy Operations Support Branch Chief
Mattie Akins, Operations Manager
Carmen Joy, Project Officer, Processing Center Operations
Jim Callahan, Executive Officer, Processing Center Operations
Tim Hollie, Staff Advisor, Processing Center Operations
Joy Edson, Staff Advisor, Processing Center Operations
Judge Ollie (Dockie) Garmon, Atlanta Regional Chief Administrative Law Judge, Office of Disability Adjudication and Review
Judge Edward Zanaty, Hearing Office Chief Administrative Law Judge, Birmingham Office of Disability Adjudication and Review
Eva Billingsley, Hearing Office Director, Birmingham Office of Disability Adjudication and Review
Robert Raines, Director, Office of Quality Performance
Gavin Lane, Deputy Director, Office of Quality Performance
Donna Carmichael, Branch Chief, Assistance and Insurance Program Quality Branch (Birmingham)
Carmen Wormely, Director, Teleservice Center
Reggie Jenkins, Deputy Director, Teleservice Center
Howard Garrison, Alabama Area Director
Marilyn Thompson, Director, Office of Civil Rights & Equal Employment Opportunity
Michael Bell, District Manager, Birmingham Downtown

Celestine Hood, Disability Processing Specialist, Southeastern Program Service Center
Noel Fendlason, Claims Authorizer, Southeastern Program Service Center
Mark McPherson, Teleservice Representative, Southeastern Program Service Center
Jose Munoz, Teleservice Representative, Teleservice Center
Judge Michael Brownfield, Local Association of Administrative Law Judges (AALJ) Representative, Office of Disability Adjudication and Review
Rhonda Miller, Social Insurance Specialist, Office of Quality Performance

Bryan Green, Social Insurance Specialist, Office of Quality Performance
Justin Davis, Claims Representative, Birmingham Field Office
Nicole Young, Technical Expert, Birmingham Field Office
Will Roca, IT Specialist, Regional Office Claims Authorizer
Harold Naves, Executive Assistant, Office of Civil Rights & Equal Employment Opportunity
Jason Denenny, Benefit Authorizer, Southeastern Program Service Center
Christie Janey, Benefit Authorizer, Southeastern Program Service Center
Angela Jones-Garrett, Benefit Authorizer, Southeastern Program Service Center
Bianca Cantrell, Teleservice Representative, Teleservice Center
Pamela Ward, Teleservice Representative, Teleservice Center
Susan Nadell, Lead Legal Assistant, Office of Disability Adjudication and Review
Eual Holland, Social Insurance Specialist, Office of Quality Performance
Leigh Slay, Social Insurance Specialist, Office of Quality Performance
Jay Sigler, Claims Representative, Birmingham Field Office
Allison Stanley, Service Representative, Birmingham Field Office
Michael Shipley, Facilities Specialist, Regional Office Center for Materiel Resources
Tykee Jackson, Labor Management Relations Specialist, Regional Office Center for Human Resources

JUNE

Patrick P. O'Carroll Jr., Inspector General, Social Security Administration
Gale Stone, Deputy Inspector General, Social Security Administration

James Kissko, Chief of Staff, Officer of the Commissioner, Social Security Administration
Bob Weathers, SES Candidate, Social Security Administration

Karl Tomak, Senior Advisor, Social Security Administration
Ruby Burrell, Chief Strategic Officer, Social Security Administration

Pete Spencer, Deputy Commissioner, Office of the Deputy Commissioner, Budget, Finance, and Management (ODCBFM)

Bonnie Kind, Associate Commissioner, Office of the Deputy Commissioner, Budget, Finance, and Management (ODCBFM)

Steve Goss, Chief Actuary, Office of the Chief Actuary, Social Security Administration

Alice Wade, Deputy Chief Actuary, Office of the Chief Actuary, Social Security Administration

JULY

Steve Goss, Chief Actuary, Office of the Chief Actuary, Social Security Administration

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