



March 1993

# INCOME SECURITY

## Reports Issued During 1990-92 and Testimonies Delivered in 1992



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**Abbreviations**

AOA	Administration on Aging
CCDBG	Child Care and Development Block Grant Act
DOD	Department of Defense
ERISA	Employee Retirement Income Security Act
ESRD	end-stage renal disease
GAO	General Accounting Office
HHS	Department of Health and Human Services
HUD	Department of Housing and Urban Development
IRS	Internal Revenue Service
JOBS	Job Opportunities and Basic Skills
PBGC	Pension Benefit Guaranty Corporation
SGLI	Servicemen's Group Life Insurance Program
SSA	Social Security Administration
VA	Department of Veterans Affairs



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# Preface

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The federal government provides “income security” (either in the form of benefits or income protection) to all Americans sometime during their lifetime. The American people expect and deserve assurance that this federal role is carried out efficiently and effectively. GAO conducts audits, evaluations, and public policy analyses to help ensure that federal efforts (1) help people become self-sufficient, (2) support those unable to support themselves at a reasonable standard of living, and (3) protect the incomes of others. GAO also makes recommendations on how best to use public resources in support of the income security and well-being of the American people and to ensure excellent public service without unnecessary costs or risks to the taxpayer.

Income security issues cover a wide range of entitlement and means-tested programs designed to protect the economic well-being of families and to reduce poverty. The nation spends \$500 billion a year for income security programs, such as social security, disability, and welfare programs, accounting for more than 60 percent of the domestic budget. In addition, tax expenditures of over \$48 billion—the largest in the federal budget—for tax-deferred pension contributions underscore the key role of pensions and retiree health cost in income security policy.

This document identifies GAO reports on income security issues published from 1990 through 1992 and testimonies delivered before the Congress during 1992. Members of the Congress, others in government, researchers, and the general public can use this document to better understand and stay abreast of income security issues. This document is divided into four sections.

The first section contains summaries of reports issued by GAO’s Human Resources Division from July through December 1992. The second section is a listing of income security reports issued throughout GAO from 1990 through 1992 and is divided into six subject areas;

- Financing Retirement Programs: How can retirement programs be better planned and managed?
- Breaking the Poverty Cycle: What can the government do to help the poor meet their needs and become self-sufficient?
- Safeguarding Private and Other Employee Benefit Pensions: How can government ensure that benefits to which workers are entitled will be available to them?

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- **Serving the Public and Administering Programs:** How well is the public being served by income security programs and are they administered efficiently?
  - **Protecting Vulnerable Populations:** How well do government interventions help the disabled and other vulnerable groups?
  - **Other**

The third section is an alphabetical listing of all GAO income security reports issued from 1990 through 1992. The fourth and final section is a listing of GAO testimonies on income security matters delivered before the Congress during 1992.

Please order any reports of interest using the order form at the end of the document. In addition, you may call (202) 512-7226 for more information about these reports.

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# Section I: Summaries of Reports Issued by the Human Resources Division, July Through December 1992

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*Medicare: Millions in End-Stage Renal Disease Expenditures Shifted to Employer Health Plans.* GAO/HRD-93-31. December 31, 1992.

GAO reviewed the effects of extending the coverage time for which employer-provided group health plans would be expected to pay medical expense claims of beneficiaries with end-stage renal disease (ESRD), focusing on (1) the number and geographic distribution of such beneficiaries, (2) annual Medicare savings, (3) the effect of the extension on employment based health insurance.

GAO found that (1) 8,200 ESRD beneficiaries annually are eligible for extension coverage, which is about half of such beneficiaries who complete 12 months of treatment, and about 20 percent of all new ESRD beneficiaries; (2) the period of Medicare secondary payer status averaged 5.5 months; (3) most employer-provided coverage came from employers with more than 100 employees; (4) beneficiaries with employer coverage are distributed throughout the United States, but the geographic pattern of ESRD beneficiaries without employer coverage differed slightly; (5) Medicare saves about \$56 million annually through employer-provided coverage, which is slightly more than 1 percent of the \$4.5 billion Medicare spent on ESRD beneficiaries in 1989; (6) few beneficiaries or their spouses tried to find employment after becoming eligible for Medicare benefits, and there was some evidence of employment discrimination due to health care costs; and (7) spouses of beneficiaries experienced few problems in retaining employment or employer health coverage.

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*Pension Plans: Hidden Liabilities Increase Claims Against Government Insurance Program.* GAO/HRD-93-7. December 30, 1992.

GAO reviewed the Pension Benefit Guaranty Corporation's (PBGC) pension plans and its vulnerability to unfunded liabilities, focusing on (1) the factors that cause hidden liabilities, (2) the impact on recent claims against the pension insurance program, and (3) PBGC's ability to control these factors.

GAO found that (1) PBGC exposure to private pension unfunded liability claims totaled \$2.7 billion, which included \$990 million in hidden liabilities; (2) when pension plans terminated with insufficient assets, PBGC frequently absorbed unfunded liabilities that were considerably greater than the plan reported; (3) 81 percent of the hidden liabilities increased because of pension plan liabilities and decreases in pension plan assets;

(4) differing actuarial assumptions including interest rates, mortality rates, and retirement age accounted for 31 percent of discrepancies between the reported plan liabilities and PBGC calculations; (5) reasons for reductions in pension plan assets included lump sum payments, annuity purchases, unpaid contributions, market losses, inappropriate asset use, and asset overvaluation; (6) 25 percent PBGC's liability resulted from company pension plan shutdown benefits; (7) PBGC has few tools to control its exposure to unfunded liabilities, since PBGC guarantees worker pensions without regard to the amount of unfunded liability; (8) PBGC's inability to restrict claims has created an institutional moral hazard for plan sponsors by giving them incentives to shift their liabilities onto PBGC; and (9) tools that could assist in controlling hidden liabilities could impose additional costs on plan participants, plan sponsors, and the government.

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*Aging Issues: Related GAO Reports and Activities in Fiscal Year 1992.*  
GAO/HRD-93-57. December 23, 1992.

The 1990 Census counted over 31 million older Americans, comprising 12 percent of the nation's population. By the year 2020, that number is expected to exceed 53 million, or 17 percent of the population, of which 7 million will be 85 or older. Although most of the nation's elderly citizens are healthy and independent members of society, a growing number of them continue to need assistance to maintain their independence and avoid institutionalization. This changing demography will continue to challenge both government and the private sector in the 1990s and beyond. This report is a compilation of GAO's fiscal year 1992 reports and testimony as well as ongoing work on older Americans. Topic covered include employment, health, housing, income security, social services, and veterans-DOD affairs.

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*Pension Benefit Guaranty Corporation.* GAO/HR-93-5. December 1992.

GAO reviewed the financial condition of PBGC, focusing on (1) the growing PBGC deficit; (2) weaknesses in the Department of Labor's, the Internal Revenue Service's (IRS), and independent public accountants' efforts to detect pension plan abuses that place plan assets at risk; and (3) pressures the Congress faces to expand PBGC guarantees to cover insurance annuitants and other groups.

GAO found that (1) the growing PBGC deficit threatens the insurance program's long-term financial viability; (2) effective enforcement of the Employee Retirement Income Security Act (ERISA) requirements is essential to reducing the risk to the insurance program; (3) ERISA violations and the collection of delinquent and underpaid premiums have added to PBGC's financial losses and increased its administrative burden; (4) Labor and IRS have made progress in improving their enforcement efforts, but problems remain; (5) Labor and IRS efforts have been hindered by scarce resources relative to the size of the plan and disappointing enforcement targeting results; (6) recent failures of several large insurance companies have raised concerns that federal oversight of plans' selections of insurance annuity providers is inadequate; and (7) inadequate federal oversight may add to increasing pressures the Congress faces to expand PBGC guarantees to cover insurance annuities if the existing guarantees fail to adequately protect pension benefits.

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*District's Pensions: Billions of Dollars in Liability Not Funded.*  
GAO/HRD-93-32. November 30, 1992.

Pension obligations owed to current D.C. employees and retirees exceed the District's pension fund assets by nearly \$5 billion. Further, the percentage of pension obligations covered by assets is lower than that reported by most of the comparable plans GAO examined. This inadequate funding results primarily from the federal government's transferring a \$2 billion unfunded liability for pension benefits to the D.C. government more than a decade ago. There is no legal requirement to amortize this unfunded liability. Mandated federal and District contributions to the retirement funds, through 2004, will not stop the unfunded liability from increasing. It will reach an estimated \$7.7 billion by that year. Under the D.C. Retirement Reform Act, the unfunded liability will never be eliminated, although the formula for determining District contributions will change beginning in 2005 and the liability should stop increasing, assuming the District makes the required contributions. In 2005, under the changed formula, the District's annual contribution could represent about 15 percent of the revenue collected by the District, compared with about 8 percent in 1991.

*Child Care: States Face Difficulties Enforcing Standards and Promoting Quality.* GAO/HRD-93-13. November 20, 1992.

GAO provided information on states' efforts to ensure and promote quality child care through enforcement of state standards and other activities. Specifically, GAO examined (1) state-sponsored activities for ensuring that providers meet state child care standards; (2) states' problems in conducting these activities; and (3) how the Child Care and Development Block Grant Act of 1990 (CCDBG) affects state efforts to improve the overall quality of child care and the enforcement of state standards. CCDBG directs funds for quality-of-care improvements and requires states to ensure the federal government that providers are meeting minimum health and safety standards.

GAO found, however, that tight fiscal conditions in many states have weakened their capacity to enforce standards and conduct other activities aimed at improving the quality of care. States have further difficulty because they do not have enough information about the effectiveness of alternative ways to improve quality, which are critical for allocating their limited resources. In the wake of budget cuts GAO found that states are trying to conduct their activities more efficiently and focus on preventive strategies, such as expanding screening, providing training, and parental education, as ways of improving quality with fewer state resources. The risk of doing this is that little is known about the effects on provider compliance of the various activities states are pursuing. GAO recommends that the Department of Health and Human Services (HHS) help states develop and share data on the effectiveness of different quality improvement activities.

While CCDBG funds state activities to improve quality, most of the money under the statute and regulations pay for child care services. State officials were not sure that CCDBG funds for quality improvements would have much effect, especially if state budget constraints continue and heavy caseloads worsen as new providers paid with CCDBG funds enter the child care market. GAO recommends that HHS assess whether the quality of child care services under CCDBG will exceed the capacity of the states to ensure an acceptable level of care, and if necessary, modify its regulations restricting state spending on quality.

*Veterans' Benefits: Availability of Benefits in American Samoa.*  
GAO/HRD-93-16. November 18, 1992.

Although citizens of American Samoa, including veterans, are eligible for essentially free medical care, the medical facilities in American Samoa are limited and financial problems have disrupted care at the only hospital. The Department of Veterans Affairs (VA) sends doctors to American Samoa on a quarterly basis, but their main purpose is to do examinations for benefit claims, not to treat patients. Under this arrangement, the psychiatric needs of veterans with posttraumatic stress disorder are not being met, some veterans claim that it is hard to obtain needed medical referrals, and veterans who need drug and alcohol treatment or readjustment counseling are not being served. A greater percentage of veterans in American Samoa (20 percent) receive VA compensation or pension benefits than do veterans in the rest of the nation (10 percent). VA home loans, however, are unavailable to veterans in American Samoa due to problems in administering the program on communally owned lands.

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*Welfare to Work: States Serve Least Job-Ready While Meeting JOBS Participation Rates.* GAO/HRD-93-2. November 12, 1992.

Concerns have arisen that JOBS participation rate requirements may be discouraging states from serving the least job-ready welfare recipients, including educating and training them. GAO discovered, however, that these concerns are unsupported by data that states reported to HHS during fiscal year 1991. All but one state met the 7 percent participation rate for fiscal year 1991, and all spent at least 55 percent of their JOBS budgets on target group members. Of those welfare recipients participating in JOBS during this period, 62 percent were target group members. These target group members were most often placed in education and training activities, with no more than 12 percent placed in job search activities. In addition, one in three target placements, compared with one in four nontarget placements, was in secondary and remedial educational activities.

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*Dislocated Workers: Improvements Needed in Trade Adjustment Assistance Certification Process.* GAO/HRD-93-36. October 19, 1992.

Many Americans who lose their jobs to foreign competition never receive the retraining and other help that is due them in making the transition to

new employment because the Labor Department's process in certifying their eligibility for assistance is flawed. To be eligible for the Trade Adjustment Assistance program, which helps workers find new employment through job counseling, retraining, and placement assistance, an individual must work in an industry affected by imports, as certified by the Department of Labor. Problems in the program's certification process raise questions about how Labor determines worker eligibility. Flaws in Labor's petition investigations and limited state aid to workers may lead to petitions' going unfiled or to erroneous decisions on whether to provide program assistance to workers. Although specific improvements in the certification process can be made, Labor's need to determine worker eligibility quickly makes it unclear how much improvement is realistic without changing the process. The previous administration proposed combining all dislocated worker programs into a single program delivering services to all such workers regardless of the reason for dislocation. This proposal would eliminate the need for certifying workers as affected by imports, but it may also cut the benefits available to workers now being served under the program.

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*Welfare to Work: Implementation and Evaluation of Transitional Benefits Need HHS Action.* GAO/HRD-92-118. September 29, 1992.

Under the Family Support Act of 1988, families trying to work their way off of welfare can receive up to 12 months of child care and medical assistance. Insufficient data prevent GAO from fully analyzing the issue of transitional benefits, including utilization, factors affecting their use, and how long families receive such benefits. GAO concludes that evaluating transitional benefits will prove complex and challenging. Unless HHS renews its evaluation planning and data collection efforts, it will probably be unable to report to the Congress by April 1993 on the impact of transitional Medicaid on welfare dependency. In addition, the evaluation of transitional child care will be in jeopardy unless a strategy and schedule for completing it are developed. The number of families receiving transitional benefits grew during the first 15 months of the program. However, families in some states may not be aware of the benefits because state policies do not comply with federal requirements for informing families about them. Some state policies also prohibit families from applying for benefits retroactively within the 12-month eligibility period. Until these state policies are reviewed and brought into compliance with federal requirements, families in these states will be at greater risk of being uninformed about and have limited access to transitional benefits.

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*Vocational Rehabilitation: VA Needs to Emphasize Serving Veterans With Serious Employment Handicaps.* GAO/HRD-92-133. September 28, 1992.

Veterans with serious employment handicaps often have a hard time obtaining and keeping suitable jobs. Yet, VA's vocational rehabilitation program makes no special effort to help such veterans. For example, it mails them the same information package that all veterans receive and schedules appointments for veterans on a first-come, first-served basis, without considering the veteran's employment handicap. VA's productivity standards for its employees consider only the volume of cases handled and do not take into account the special effort often required in working with veterans with serious employment handicaps. If VA focused its outreach on veterans with serious employment handicaps, provided priority in scheduling appointments, and recognized in its productivity standards the additional effort required to serve these veterans, the program could serve more veterans with serious employment handicaps. Fewer veterans with lower disability ratings may be served, however, if the same level of resources is maintained.

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*Social Security: Causes of Increased Overpayments, 1986 to 1989.* GAO/HRD-92-107. September 28, 1992.

GAO reported in July 1991 (GAO/HRD-91-46) that the amount of newly detected benefit overpayments by the Social Security Administration (SSA) had increased from \$1 billion in 1986 to nearly \$1.5 billion in 1989. Several factors account for the \$500 million increase. First, a one-time accounting adjustment to SSA overpayment records cut the amount of overpayment detections in 1986 from about \$1.3 billion to \$1 billion. This \$340 million adjustment accounts for 68 percent of the increase. Second, SSA estimates that an operational improvement enhanced overpayment detection by about \$100 million, or 20 percent of the increase. Growth in the number of people receiving benefits along with increases in benefit levels accounts for the remaining increase in overpayment detections. Although staff reductions could have led to increases in overpayments, GAO found no evidence to support this.

*Social Security: Need for Better Coordination of Food Stamp Services for Social Security Clients.* GAO/HRD-92-92. September 25, 1992.

When seeking government services, the poor often confront fragmented delivery systems. Too often, those most in need have no idea what services are available to them or how to obtain them; many take advantage of only those services offered by the first agency they contact. To boost the use of food stamps by eligible Social Security clients, the Congress passed the Food Stamp Act of 1977. This legislation requires government agencies to work together to make food stamp services readily available at SSA offices. SSA has not, however, adequately carried out its responsibilities. It has taken relatively few food stamp applications from the Social Security clients that the Congress sought to help. Currently, SSA uses posters and brochures in its offices to inform the public of food stamp availability. Yet many offices do not have such displays. Moreover, this approach will not reach the millions of people who apply for benefits by telephone. In addition, the use of unnecessarily complex food stamp application forms impede the delivery of services. In GAO's view, HHS and the Department of Agriculture need to develop jointly a plan for dealing with the shortcomings in how food stamps are offered to Social Security clients. Further, the two agencies need to update the Congress on their progress and any need for legislation to remove obstacles to providing quality service.

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*Integrating Human Services: Linking At-Risk Families With Services More Successful Than System Reform Efforts.* GAO/HRD-92-108. September 24, 1992.

The number of people in poverty—now about 34 million—remained high throughout the past decade. One in five children is poor today, and increasing numbers of them are at risk for child abuse and educational failure. Poor families who seek government services often encounter a fragmented and difficult-to-access system. Many take advantage only of the services offered by the first agency they contact. If they have to deal with more than one agency, the poor must often go to other locations where they may confront eligibility requirements and demands for information that are both confusing and conflicting. After more than 30 years of trying to streamline and upgrade the delivery of human services, the government has achieved only marginal success. Federal, state, and local governments have used different approaches to integrate the delivery of health, education, and other social services to at-risk children and their

families. This report discusses the barriers that different approaches face in designing integrated service delivery systems and policy options for future federal initiatives.

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*Employer-Based Health Insurance: High Costs, Wide Variation Threaten System.* GAO/HRD-92-125. September 22, 1992.

With the costs of health insurance constantly outstripping the inflation rate, U.S. businesses are having a hard time providing their workers with health insurance. The average company has seen employer health insurance costs more than double as a share of its total wage bill in the last two decades. The situation has been even more devastating for firms with older or less healthy workers, firms located in high-cost areas, smaller firms, and firms with large numbers of retirees covered by company health plans. The demise of community rating and segmentation of insurance risk groups is evident in the significantly different health care costs experienced by firms, much of which is largely beyond their control in the short term. The large variation in firm costs, as well as the difficulty for some firms in obtaining or retaining health coverage, contributes to the continuing erosion of employer-provided health insurance. Today, some businesses are eliminating health insurance for workers with potentially expensive medical conditions; shifting costs to employees by raising deductibles and copayments; cutting back retiree benefits; and, in some cases, eliminating coverage entirely. As the Congress considers health care reform proposals, the huge variation in health care costs become a major point of contention. In GAO's view, unless universal access is a component of health care reform, it is not clear that reforms designed to help those firms with particularly high health care costs will generate any real improvement in access to care.

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*VA Health Care: Verifying Veterans' Reported Income Could Generate Millions in Copayment Revenues.* GAO/HRD-92-159. September 15, 1992.

Each year, VA provides medical care to about one million veterans whose disabilities are unrelated to military service. Among these veterans, those classified as having "higher incomes" must copay for any treatment they receive. GAO found that VA may have incorrectly determined the copayment status of more than 100,000 of these veterans in 1990. Although tax records revealed that these veterans had incomes above the threshold levels, VA relied solely on income reported by veterans to determine their copayment

status. Had VA verified those amounts with other sources, it could have billed as much as \$27 million for the health care it provided that year. VA cited data base and staffing limitations as the main barriers to using tax records. In addition, VA may have lost as much as \$120 million in copayment revenues because it could not implement an income verification system before its tax record authorization expired in September 1992. Copayment losses in 1991 and 1992 may greatly exceed the estimated 1990 losses because of significantly lower income thresholds and higher copayment rates in those years. Despite this wasted opportunity to verify veterans' incomes, the Congress should extend VA's authority to use tax records.

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*Social Security: Reporting and Processing of Death Information Should Be Improved.* GAO/HRD-92-88. September 4, 1992.

Prompt receipt and processing of information about dead beneficiaries by SSA is crucial to preventing SSA overpayments. SSA's death information is also valuable to other federal agencies in preventing millions of dollars in overpayments to deceased beneficiaries. This report discusses (1) how long it takes family members, states, and others to report deaths to SSA; (2) how long it takes SSA to stop payments once a death is reported; and (3) whether delays in reporting and processing death notices prevents SSA from recovering erroneous payments from the Department of the Treasury in a timely manner. GAO also discusses ways to improve the timeliness of death information reported to SSA.

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*Vocational Rehabilitation: Better VA Management Needed to Help Disabled Veterans Find Jobs.* GAO/HRD-92-100. September 4, 1992.

Millions of veterans have disabilities resulting from military service, and some need help in finding and keeping jobs. VA's rehabilitation program traditionally stressed job training rather than job placement. The Congress overhauled the program in 1980 and made suitable employment for veterans the main objective. In practice, however, VA acted on this change only recently. Of the more than 200,000 veterans enrolled in the program between 1983 and 1991, 71 percent dropped out. The significance of this trend is unclear because VA has not collected and analyzed meaningful data. Furthermore, VA standards for measuring service to veterans do not appear to challenge VA employees to provide better service. GAO believes that benchmarking performance, rather than setting rigid standards, would

allow VA managers to continually improve services to veterans and measure progress toward achieving program objectives.

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*Social Security: Reconciliation Improved SSA Earnings Records, but Efforts Were Incomplete.* GAO/HRD-92-81. September 1, 1992.

A 1987 GAO report noted that employers had reported \$58 billion more in social security wages to IRS than to SSA. As a result, millions of workers may be shortchanged when their social security benefits are calculated because they were never credited for wages they had earned and paid social security taxes on. In addition, billions of dollars provisionally credited by the Treasury Department to the social security trust fund were not supported by SSA's records. Considerable progress has been made in addressing the differences between wages reported to SSA and IRS, although the reconciliation process would have been more successful had IRS met all of its commitments to share wage data. Its delays in setting up a penalty program caused IRS to overrun a statute of limitations on applying such penalties. IRS did not effectively institute provisions to help prevent known causes of reporting differences and arbitrarily limited the number of referred SSA cases that it worked. In addition, SSA needs to do more to prevent employer reporting problems. Also unresolved is the trust fund problem arising from differences in SSA and IRS records. After reconciliation, more than \$65 billion in wage differences remain for 1978-86 cases. Thus, about \$9 billion credited to the trust funds—social security taxes on the unreconciled wages—are not supported by SSA's earnings records. GAO concludes that funding of the trust funds should be based on the amount of social security taxes collected.

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*Disability Benefits: Selected Data on Military and VA Recipients.*  
GAO/HRD-92-106. August 13, 1992

Military personnel may retire on disability when they are unable to perform their military duties. From fiscal years 1981 through 1990, the annual number of such retirees increased through 1986 (from about 3,850 to 6,000) and decreased since 1987 (from about 5,900 in 1987 to 4,900 in 1990). Most of these retirees also receive disability compensation from VA. Nearly one-third of officer retirees are also eligible for normal retirement compared to 8 percent for enlisted members.

*Child Abuse: Prevention Programs Need Greater Emphasis.*  
GAO/HRD-92-99. August 3, 1992.

Reports of child abuse soared from 60,000 in 1974 to more than 2.6 million in 1990. The federal government gives the states billions of dollars annually to deal with the aftermath of child abuse, but targets only a meager sum for abuse prevention—an imbalance the Congress could help remedy by authorizing adequate reimbursement to the states when they carry out effective prevention programs. For example, federal payments to states for foster care for abused children totaled more than \$1.8 billion in 1991, whereas federal funding for prevention and treatment is less than \$60 million annually. Child abuse prevention programs, however, have been shown to be effective. A recent evaluation of a nurse home-visiting program showed that high-risk teen mothers who did not receive services were far more likely to abuse their children. Other studies suggest that prevention programs also alleviate other problems linked with abuse, such as learning disabilities and chronic health conditions. One estimate pegs the cost of lost productivity of adults who were victims of severe child abuse at as much as \$1.3 billion annually. Many programs GAO visited are struggling to survive because they rely on multiple short-term funding sources.

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*Employee Benefits: Financing Health Benefits of Coal Industry Retirees.*  
GAO/HRD-92-137FS. July 22, 1992.

This fact sheet provides information on proposed legislation concerning financing health benefits for retirees in the coal industry, an issue that has sparked considerable interest because of shortfalls in the two trusts that are providing benefits. GAO responds to questions about the characteristics of the trusts' beneficiaries, the benefits provided, and the present and projected financial condition of the trusts.

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*Employee Benefits: Financing Health Benefits of Retired Coal Miners.*  
GAO/HRD-92-130FS. July 22, 1992.

This fact sheet provides information on proposed legislation concerning financing health benefits for retirees in the coal industry, an issue that has sparked considerable interest because of shortfalls in the two trusts that are providing benefits. GAO responds to questions about the characteristics

of the trusts' beneficiaries, the benefits provided, and the present and projected financial condition of the trusts.

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*VA Life Insurance: Premiums and Program Reserves Need More Timely Adjustments.* GAO/HRD-92-71. July 20, 1992.

The Servicemen's Group Life Insurance Program (SGLI) is the largest of eight insurance programs run by VA; SGLI is administered by the Prudential Insurance Company of America, under contract with VA. SGLI's operating reserves totaled \$165 million as of June 1991, and, according to GAO, needed to be increased by about \$85 million as a result of recent legislation that doubled maximum coverage from \$50,000 to \$100,000 for each insured. At the same time, GAO believed that the program's \$76 million in contingency reserves were about \$51 million more than needed. GAO also thought that reserves in the \$191-million revolving fund were in excess to program needs. GAO found that military personnel covered by SGLI were overcharged premiums throughout the 1980s, and adjustments are needed. GAO made recommendations to the Secretary of Veterans Affairs to achieve the adjustments GAO feels would improve the financial management of SGLI. The Secretary did not concur with GAO's recommendations.

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*Urban Poor: Tenant Income Misreporting Deprives Other Families of HUD-Subsidized Housing.* GAO/HRD-92-60. July 17, 1992.

At a time when millions of needy urban poor—very low-income families and the homeless in central cities—are without decent, safe, and sanitary housing, many subsidized households may not be paying appropriate rents, and less needy families may be occupying subsidized units. The Department of Housing and Urban Development (HUD) lacks sufficient information to ensure that federally subsidized housing units are occupied by needy low-income families and that those living in such units are paying correct rents. A computer match of less than 4 percent of HUD's subsidized households with federal tax data revealed that, in 1989, 21 percent of the matched households might have understated their incomes to HUD by \$138 million. As a result, HUD might have paid them an estimated \$41 million in excess rent subsidies. A centralized household income and eligibility verification system would help HUD ensure that households pay appropriate rents and that needy low-income households have access to subsidized housing units.

*Older Americans Act: More Federal Action Needed on Public/Private Elder Care Partnerships.* GAO/HRD-92-94. July 7, 1992.

A relatively new and unusual development—private corporations buying elder care services for their employees from public sector agencies—offers benefits but carries the risk of neglecting senior citizens with the greatest economic or social need. This report discusses (1) the status of state policies that permit elder care contracts between corporations and area agencies on aging and (2) whether such policies adequately ensure that their public missions will be preserved when area agencies on aging enter into corporate elder care contracts.

GAO found that the Administration on Aging (AOA) and state and area agencies on aging are addressing issues in balancing the benefit and risk of area agency contracts with corporations to provide elder care services to their employees. Forty-five states and the District of Columbia developed policies to permit such contracts. However, only four states adequately addressed all the issues AOA asked the states to address to ensure protection of the public mission by area agencies engaged in corporate elder care contracts. Most often, state policies inadequately addressed targeting of Older Americans Act program benefits to disadvantaged elderly persons. As a result, many states have gaps in their elder care policies that increase the risk of potential conflicts between private service provisions and area agency public-mission objectives.

GAO summarized this report in testimony before the Congress; see: Public/Private Elder Care Partnerships: Balancing Benefit and Risk, by Jane L. Ross, Associate Director for Income Security Issues, before the Subcommittee on Human Services, House Select Committee on Aging. GAO/T-HRD-92-45, July 9, 1992.

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*Private Pensions: Changes Can Produce a Modest Increase in Use of Simplified Employee Pensions.* GAO/HRD-92-119. July 1, 1992.

Although the Congress created simplified employee pension plans nearly 15 years ago to boost small business sponsorship of retirement plans, their impact on worker coverage has been minimal; recent estimates show that only between 1 and 4 percent of small business employees participate in such plans. In part, the limited use of these plans stems from factors associated with low rates of retirement plan sponsorship generally among small business. Many small businesses, for example, have low or

unpredictable profits and are concerned about the cost of providing additional employee benefits. While simplified employee pension plans are easier to set up and administer than other small business retirement plans, they do not address many of the factors that discourage plan sponsorship. Thus, for many employers simplicity alone is not enough incentive for plan sponsorship. Current proposals before the Congress could improve the attractiveness of such plans to small employers, although the overall effect on sponsorship is likely to be quite modest. Most small employers have indicated that they would sponsor a plan only if their profitability increased or workforce characteristics changed.

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*Income Security: Reports Issued From FY 1988 Through June 1992.*  
GAO/HRD-92-122. July 1992.

The \$500 billion spent each year on income security programs, such as social security and welfare, accounts for more than 60 percent of the domestic federal budget. This document lists all GAO reports issued between fiscal year 1988 and June 1992 on income security issues. Reports issued in 1992 are accompanied by summaries, while earlier reports are listed by title according to various subject areas, from "Financing Retirement Programs" to "Breaking the Poverty Cycle."

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*Pension Plans: Pension Benefit Guaranty Corporation Needs to Improve Premium Collections.* GAO/HRD-92-103. June 30, 1992.

PBGC's efforts to identify and collect delinquent (unpaid) premiums, interest, and penalties have fallen short. Attempts to collect delinquent premiums from large plans have been infrequent, and follow-up has been sporadic; PBGC does not try to identify or collect premiums from small plans. Until April 1992, PBGC had not sent bills for underpaid premiums, interest, and penalties to large or small plans for plan years after 1987. A breakdown in PBGC's computerized premium accounting system was a major factor in some of these problems. Further, PBGC normally does not use civil action to make collections. GAO recommends specific steps PBGC should take to improve premium collections.

*Foreign Farm Workers in U.S.: Department of Labor Action Needed to  
Protect Florida Sugar Cane Workers.* GAO/HRD-92-95. June 30, 1992.

Every October, as many as 10,000 workers are brought from the Caribbean to harvest Florida's sugar cane crop; the workers are returned home after about 5 months of work. Farm worker advocates and Members of Congress have raised concerns about whether sugar cane growers are actually paying workers' transportation costs to and from the United States and whether workers are receiving all the earnings due them. Notably, they have questioned the management of two wage deductions for Caribbean workers—a 2-percent deduction for health and life insurance, and a 23-percent deduction for a savings plan. GAO discovered that the Department of Labor has done little to enforce laws and regulations meant to protect the Caribbean workers, and the workers may not recover wages lost when their labor contract with the growers is violated. As of June 1992, the Department had not decided whether to try and recover excess transportation costs charged to some workers before the 1988-89 harvest season. In addition, Labor said that it would only seek to remedy violations involving the wage deductions beginning with the 1991-92 harvest season. Although it recognizes that some practical difficulties exist, GAO believes that Labor should try to deal with prior inequities against the workers.

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*Social Security: Beneficiary Payment for Representative Payee Services.*  
GAO/HRD-92-112. June 29, 1992.

Under legislation intended to strengthen SSA's representative payee program, a 3 year program has been established to allow SSA-approved nonprofit groups to collect a fee from SSA beneficiaries for providing representative payee services. SSA appoints representative payees for about 5 million beneficiaries who cannot manage their own finances because of their youth or mental or physical impairments. Payees receive the benefits directly from SSA and must use them only for the beneficiaries' needs. While most payees are relatives of the beneficiaries, others may be court-appointed guardians or various public and private social service agencies. The representative payee fee program has been operating for only a short time, and its effectiveness remains to be seen. This report discusses the advantages and disadvantages of such a fee.

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# Section II: Titles of Reports Issued Throughout GAO During Calendar Years 1990-1992 by Subject Areas

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## Financing Retirement Programs

*Social Security: Beneficiary Payment for Representative Payee Services.* GAO/HRD-92-112. June 29, 1992.

*District's Workforce: Annual Report Required by the District of Columbia Retirement Reform Act.* GAO/GGD-92-78. March 31, 1992.

*Tax-Exempt Bonds: Retirement Center Bonds Were Risky and Benefited Moderate-Income Elderly.* GAO/GGD-91-50. March 29, 1991.

*Social Security: Analysis of a Proposal to Privatize Trust Fund Reserves.* GAO/HRD-91-22. December 12, 1990.

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## Breaking the Poverty Cycle

*Welfare to Work: States Serve Least Job-Ready While Meeting JOBS Participation Rates.* GAO/HRD-93-2. November 12, 1992.

*Welfare to Work: Implementation and Evaluation of Transitional Benefits Need HHS Action.* GAO/HRD-92-118. September 29, 1992.

*Integrating Human Services: Linking At-Risk Families With Services More Successful Than System Reform Efforts.* GAO/HRD-92-108. September 24, 1992.

*Poverty Trends, 1980-88: Changes in Family Composition and Income Sources Among the Poor.* GAO/PEMD-92-34. September 10, 1992.

*Asistencia Alimentaria: Situacion Nutricional y Programas Alternativos en Puerto Rico.* GAO/RCED-92-114SV. July 21, 1992.

*Food Assistance: Nutritional Conditions and Program Alternatives in Puerto Rico.* GAO/RCED-92-114. July 21, 1992.

*Unemployed Parents: An Evaluation of the Effects of Welfare Benefits on Family Stability.* GAO/PEMD-92-19BR. April 29, 1992.

*Public and Assisted Housing: Linking Housing and Supportive Services to Promote Self-Sufficiency.* GAO/RCED-92-142BR. April 1, 1992.

*Welfare to Work: Effectiveness of Tribal JOBS Programs Unknown.* GAO/HRD-92-67BR. March 19, 1992.

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Section II: Titles of Reports Issued  
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*Welfare to Work: States Begin JOBS, but Fiscal and Other Problems May Impede Their Progress.* GAO/HRD-91-106. September 27, 1991.

*Mother-Only Families: Low Earnings Will Keep Many Children in Poverty.* GAO/HRD-91-62. April 2, 1991.

*The Urban Underclass: Disturbing Problems Demanding Attention.* GAO/HRD-90-52. September 1990.

*Asian Americans: A Status Report.* GAO/HRD-90-36FS. March 8, 1990.

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**Safeguarding Private  
Pensions and Other  
Employee Benefits**

*Medicare: Millions in End-Stage Renal Disease Expenditures Shifted to Employer Health Plans.* GAO/HRD-93-31. December 31, 1992.

*Pension Plans: Hidden Liabilities Increase Claims Against Government Insurance Program.* GAO/HRD-93-7. December 30, 1992.

*Pension Benefit Guaranty Corporation.* GAO/HR-93-5. December 1992.

*District's Pensions: Billions of Dollars in Liability Not Funded.* GAO/HRD-93-32. November 30, 1992.

*Employer-Based Health Insurance: High Costs, Wide Variation Threaten System.* GAO/HRD-92-125. September 22, 1992.

*Premium Accounting System: Pension Benefit Guaranty Corporation System Must Be an Ongoing Priority.* GAO/IMTEC-92-74. August 11, 1992.

*Employee Benefits: Financing Health Benefits of Coal Industry Retirees.* GAO/HRD-92-137FS. July 22, 1992.

*Employee Benefits: Financing Health Benefits of Retired Coal Miners.* GAO/HRD-92-130FS. July 22, 1992.

*Private Pensions: Changes Can Produce a Modest Increase in Use of Simplified Employee Pensions.* GAO/HRD-92-119. July 1, 1992.

*Pension Plans: Pension Benefit Guaranty Corporation Needs to Improve Premium Collections.* GAO/HRD-92-103. June 30, 1992.

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*Pension Plans: Investments in Affordable Housing Possible With Government Assistance.* GAO/HRD-92-55. June 12, 1992.

*Employee Benefits: Improved Plan Reporting and CPA Audits Can Increase Protection Under ERISA.* GAO/AFMD-92-14. April 9, 1992.

*Employee Benefits: States Need Labor's Help Regulating Multiple Employer Welfare Arrangements.* GAO/HRD-92-40. March 10, 1992.

*Pension Plans: Survivor Benefit Coverage for Wives Increased After 1984 Pension Law.* GAO/HRD-92-49. February 28, 1992.

*Financial Audit: System and Control Problems Further Weaken the Pension Benefit Guaranty Fund.* GAO/AFMD-92-1. November 13, 1991.

*Tax Administration: Administrative Aspects of the Health Insurance Tax Credit.* GAO/GGD-91-110FS. September 12, 1991.

*Employee Benefits: Effect of Bankruptcy on Retiree Health Benefits.* GAO/HRD-91-115. August 30, 1991.

*Pension Plans: IRS Needs to Strengthen Its Enforcement Program.* GAO/HRD-91-10. July 2, 1991.

*Pension Plans: Fiduciary Violations in Terminated Underfunded Plans.* GAO/HRD-91-87. May 13, 1991.

*Private Pensions: Millions of Workers Lose Federal Benefit Protection at Retirement.* GAO/HRD-91-79. April 25, 1991.

*Private Pensions: 1986 Law Will Improve Benefit Equity in Many Small Employers' Plans.* GAO/HRD-91-58. March 29, 1991.

*Pension Plans: Terminations, Asset Reversions, and Replacements Following Leveraged Buyouts.* GAO/HRD-91-21. March 4, 1991.

*Employee Stock Ownership Plans: Participants' Benefits Generally Increased, but Many Plans Terminated.* GAO/HRD-91-28. December 10, 1990.

*Private Pensions: Impact of New Vesting Rules Similar for Women and Men.* GAO/HRD-90-101. August 21, 1990.

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*Pension Plans: Public Plans in Four States Have Generally Similar Policies and Practices.* GAO/HRD-90-133. July 24, 1990.

*Employee Benefits: Extent of Multiemployer Plan Retiree Health Coverage.* GAO/HRD-90-132. July 17, 1990.

*Pension Plan Terminations: Effectiveness of Excise Tax in Recovering Tax Benefits in Asset Reversions.* GAO/HRD-90-126. July 13, 1990.

*Tax Policy: Taxation of Pension Income for Retired New Jersey Police and Firefighters.* GAO/GGD-90-73BR. April 13, 1990.

*Employee Benefits: Extent of Companies' Retiree Health Coverage.* GAO/HRD-90-92. March 28, 1990.

*Age Discrimination: Use of Age-Specific Provisions in Company Exit Incentive Programs.* GAO/HRD-90-87BR. February 27, 1990.

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## Serving the Public and Administering Programs

*Veterans Affairs Issues.* GAO/OCG-93-21TR. December 1992.

*The Public Service.* GAO/OCG-93-7TR. December 1992.

*Child Care: States Face Difficulties Enforcing Standards and Promoting Quality.* GAO/HRD-93-13. November 20, 1992.

*Social Security: Causes of Increased Overpayments, 1986 to 1989.* GAO/HRD-92-107. September 28, 1992.

*Social Security: Need for Better Coordination of Food Stamp Services for Social Security Clients.* GAO/HRD-92-92. September 25, 1992.

*Social Security: Reporting and Processing of Death Information Should Be Improved.* GAO/HRD-92-88. September 4, 1992.

*Social Security: Reconciliation Improved SSA Earnings Records, but Efforts Were Incomplete.* GAO/HRD-92-81. September 1, 1992.

*Child Support Enforcement: Timely Action Needed to Correct System Development Problems.* GAO/IMTEC-92-46. August 13, 1992.

Section II: Titles of Reports Issued  
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*Homelessness: HUD Improperly Restricts Applicants for Supplemental Assistance Program.* GAO/RCED-92-200. August 13, 1992.

*VA Life Insurance: Premiums and Program Reserves Need More Timely Adjustments.* GAO/HRD-92-71. July 20, 1992.

*Urban Poor: Tenant Income Misreporting Deprives Other Families of HUD-Subsidized Housing.* GAO/HRD-92-60. July 17, 1992.

*Child Support Enforcement: Opportunity To Defray Burgeoning Federal and State Non-AFDC Costs.* GAO/HRD-92-91. June 5, 1992.

*Welfare Programs: Ineffective Federal Oversight Permits Costly Automated System Problems.* GAO/IMTEC-92-29. May 27, 1992.

*Social Security: Racial Difference in Disability Decisions Warrants Further Investigation.* GAO/HRD-92-56. April 21, 1992.

*Financial Audit: Pension Benefit Guaranty Corporation's 1991 and 1990 Financial Statements.* GAO/AFMD-92-35. March 2, 1992.

*Interstate Child Support: Wage Withholding Not Fulfilling Expectations.* GAO/HRD-92-65BR. February 25, 1992.

*Administration on Aging: Harmonizing Growing Demands and Shrinking Resources.* GAO/PEMD-92-7. February 12, 1992.

*Interstate Child Support: Mothers Report Receiving Less Support From Out-of-State Fathers.* GAO/HRD-92-39FS. January 9, 1992.

*Veterans' Benefits: Savings From Reducing VA Pensions to Medicaid-Supported Nursing Home Residents.* GAO/HRD-92-32. December 27, 1991.

*Veterans' Benefits: Millions in Savings Possible From VA's Matching Program With IRS and SSA.* GAO/HRD-92-37. December 23, 1991.

*Private Pensions: IRS Efforts Underway to Improve Spousal Consent Forms.* GAO/HRD-92-31. December 20, 1991.

*Interstate Child Support Enforcement: Computer Network Contract Not Ready to Be Awarded.* GAO/IMTEC-92-8. October 23, 1991.

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*Low-Income Home Energy Assistance: Observations on HHS's Administration of the Program.* GAO/HRD-91-119FS. September 30, 1991.

*Social Security: Telephone Access to Local Field Offices.* GAO/HRD-91-112. September 13, 1991.

*Social Security: Measure of Telephone Service Accuracy Can Be Improved.* GAO/HRD-91-69. August 30, 1991.

*Veterans' Benefits: VA Needs to Verify Medical Expenses Claimed by Pension Beneficiaries.* GAO/HRD-91-94. July 29, 1991.

*Debt Management: More Aggressive Actions Needed to Reduce Billions in Overpayments.* GAO/HRD-91-46. July 9, 1991.

*Social Security Disability: Action Needed to Improve Use of Medical Experts at Hearings.* GAO/HRD-91-68. May 20, 1991.

*Welfare Benefits: States Need Social Security's Death Data to Avoid Payment Error or Fraud.* GAO/HRD-91-73. April 2, 1991.

*Social Security: Information About the Accuracy of Earnings Records.* GAO/HRD-91-89FS. April 19, 1991.

*Social Security Downsizing: Significant Savings but Some Service Quality and Operational Problems.* GAO/HRD-91-63. March 19, 1991.

*Social Security: Restoration of Telephone Access to Local SSA Offices.* GAO/HRD-91-76FS. March 5, 1991.

*Computer Matching Act: Many States Did Not Comply With 30-Day Notice or Data-Verification Provisions.* GAO/HRD-91-39. February 8, 1991.

*Federal Benefit Payments: Agencies Need Death Information From Social Security to Avoid Erroneous Payments.* GAO/HRD-91-3. February 6, 1991.

*Homelessness: Access to McKinney Act Programs Improved but Better Oversight Needed.* GAO/RCED-91-29. December 28, 1990.

*Social Security: Production Initiatives in OHA's Region V Comply With Law and Guidelines.* GAO/HRD-91-36BR. December 21, 1990.

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*Employee Benefits: Improvements Needed in Enforcing Health Insurance Continuation Requirements.* GAO/HRD-91-37. December 18, 1990.

*Social Security: District Managers' Views on Outreach for Supplemental Security Income Program.* GAO/HRD-91-19FS. October 30, 1990.

*Pension Benefits: Processing of Applications by the Pension Benefit Guaranty Corporation.* GAO/HRD-90-127. September 25, 1990.

*Veterans' Benefits: VA Acts to Improve Quality Control System.* GAO/HRD-90-161BR. September 24, 1990.

*Legal Services Corporation: Grantee Attorneys' Handling of Migrant Farmworker Disputes With Growers.* GAO/HRD-90-144. September 24, 1990.

*Veterans' Benefits: Information on Noncitizen Veterans Receiving VA Disability Compensation.* GAO/HRD-90-163FS. September 12, 1990.

*Social Security: IRS Data Can Help SSA Credit More Wages.* GAO/HRD-90-112. August 31, 1990.

*Child Support Enforcement: More States Reporting Debt to Credit Bureaus to Spur Collections.* GAO/HRD-90-113. July 31, 1990.

*Veterans' Benefits: VA Needs Death Information From Social Security to Avoid Erroneous Payments.* GAO/HRD-90-110. July 27, 1990.

*Veterans' Compensation: Medical Reports Adequate for Initial Disability Ratings but Need to Be More Timely.* GAO/HRD-90-115. May 30, 1990.

*Veterans' Benefits: Improved Management Needed to Reduce Waiting Time for Appeal Decisions.* GAO/HRD-90-62. May 25, 1990.

*Interstate Child Support: Better Information Needed on Absent Parents for Case Pursuit.* GAO/HRD-90-41. May 24, 1990.

*Employee Benefits: Extent of Companies' Retiree Health Coverage.* GAO/HRD-90-92. March 28, 1990.

*Black Lung Program: Further Improvements Can Be Made in Claims Adjudication.* GAO/HRD-90-75. March 21, 1990.

*Social Security Taxing Nonqualified Deferred Compensation.*  
GAO/HRD-90-82. March 15, 1990.

*Workers' Compensation: The Impact of 1984 Amendments on the  
Longshore Program.* GAO/HRD-90-76BR. March 8, 1990.

*Social Security: SSA Could Save Millions by Targeting Reviews of State  
Disability Decisions.* GAO/HRD-90-28. March 5, 1990.

*Social Security: Direct Mail Solicitation by the Social Security  
Administration.* GAO/HRD-90-9. January 26, 1990.

*Food Stamp Program: A Demographic Analysis of Participation and  
Nonparticipation.* GAO/PEMD-90-8. January 19, 1990.

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## Protecting Vulnerable Populations

*Veterans' Benefits: Availability of Benefits in American Samoa.*  
GAO/HRD-93-16. November 18, 1992.

*Dislocated Workers: Improvements Needed in Trade Adjustment  
Assistance Certification Process.* GAO/HRD-93-36. October 19, 1992.

*Vocational Rehabilitation: VA Needs to Emphasize Serving Veterans With  
Serious Employment Handicaps.* GAO/HRD-92-133. September 28, 1992.

*VA Health Care: Verifying Veterans' Reported Income Could Generate  
Millions in Copayment Revenues.* GAO/HRD-92-159. September 15, 1992.

*VA Health Care: Verifying Veterans' Reported Income Could Generate  
Millions in Copayment Revenues.* GAO/HRD-92-159. September 15, 1992.

*Vocational Rehabilitation: Better VA Management Needed to Help  
Disabled Veterans Find Jobs.* GAO/HRD-92-100. September 4, 1992.

*Homelessness: Single Room Occupancy Program Achieves Goals, but HUD  
Can Increase Impact.* GAO/RCED-92-215. August 27, 1992.

*Disability Benefits: Selected Data on Military and VA Recipients.*  
GAO/HRD-92-106. August 13, 1992.

*Public Housing: Housing Persons With Mental Disabilities With the  
Elderly.* GAO/RCED-92-81. August 12, 1992.

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*Homelessness: HUD's Interpretation of Homeless Excludes Previously Served Groups.* GAO/RCED-92-226. August 12, 1992.

*Child Abuse: Prevention Programs Need Greater Emphasis.*  
GAO/HRD-92-99. August 3, 1992.

*Older Americans Act: More Federal Action Needed on Public/Private Elder Care Partnerships.* GAO/HRD-92-94. July 7, 1992.

*Foreign Farm Workers in U.S.: Department of Labor Action Needed to Protect Florida Sugar Cane Workers.* GAO/HRD-92-95. June 30, 1992.

*Elderly Americans: Health, Housing, and Nutrition Gaps Between the Poor and Nonpoor.* GAO/PEMD-92-29. June 24, 1992.

*Hired Farmworkers: Health and Well-Being at Risk.* GAO/HRD-92-46.  
February 14, 1992.

*Board and Care Homes: Elderly at Risk From Mishandled Medications.*  
GAO/HRD-92-45. February 7, 1992.

*Unemployed Parents: Initial Efforts to Expand State Assistance.*  
GAO/PEMD-92-11. January 14, 1992.

*Homelessness: Policy and Liability Issues in Donating Prepared Food.*  
GAO/RCED-92-62. December 9, 1991.

*Product Liability: Insurance Rate Levels and Claim Payments During the 1970s and 1980s.* GAO/HRD-91-108. September 16, 1991.

*Foster Care: Children's Experiences Linked to Various Factors; Better Data Needed.* GAO/HRD-91-64. September 11, 1991.

*Homelessness: Transitional Housing Shows Initial Success but Long-term Effects Unknown.* GAO/RCED-91-200. September 9, 1991.

*Child Welfare: Monitoring Out-of-State Placements.* GAO/HRD-91-107BR.  
September 3, 1991.

*Services for the Elderly: Longstanding Transportation Problems Need More Federal Attention.* GAO/HRD-91-117. August 29, 1991.

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*D.C. Government: Information on the Homeless Family Program.*  
GAO/GGD-91-108. August 22, 1991.

*Health and Human Services: Funding for State Legalization Impact  
Assistance Grants Program.* GAO/HRD-91-109. May 23, 1991.

*Child Abuse Prevention: Status of the Challenge Grant Program.*  
GAO/HRD-91-95. May 9, 1991.

*Homelessness: McKinney Act Programs and Funding Through Fiscal  
Year 1990.* GAO/RCED-91-126. May 1, 1991.

*Elder Abuse: Effectiveness of Reporting Laws and Other Factors.*  
GAO/HRD-91-74. April 24, 1991.

*Administration on Aging: More Federal Action Needed to Promote  
Service Coordination for the Elderly.* GAO/HRD-91-45. April 23, 1991.

*Workers at Risk: Increased Numbers in Contingent Employment Lack  
Insurance, Other Benefits.* GAO/HRD-91-56. March 8, 1991.

*Refugee Resettlement: Federal Support to the States Has Declined.*  
GAO/HRD-91-51. December 21, 1990.

*Product Liability: Verdicts in Massachusetts for 1983-85.* GAO/HRD-91-8.  
October 26, 1990.

*Product Liability: Verdicts in Arizona for 1983-85.* GAO/HRD-91-7.  
October 25, 1990.

*Respite Care: An Overview of Federal, Selected State, and Private  
Programs.* GAO/HRD-90-125. September 6, 1990.

*Soviet Refugees: Issues Affecting Domestic Resettlement.* GAO/HRD-90-106BR.  
June 26, 1990.

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## Other Income Security Reports

*Aging Issues: Related GAO Reports and Activities in Fiscal Year 1992*  
GAO/HRD-93-57. December 23, 1992.

*Program Evaluation Issues.* GAO/OCG-93-6TR. December 1992.

*Health and Human Services Issues.* GAO/OCG-93-20TR. December 1992.

*Veterans Benefits: Acquisition of Information Resources for  
Modernization Is Premature.* GAO/IMTEC-93-6. November 4, 1992.

*Employer-Based Health Insurance: High Costs, Wide Variation Threaten  
System.* GAO/HRD-92-125. September 22, 1992.

*Income Security: Reports Issued From FY 1988 Through June 1992.*  
GAO/HRD-92-122. July 1992.

*Status of Open Recommendations: Improving Human Resource  
Programs.* GAO/OP-92-1C. January 15, 1992.

*VA Life Insurance: Administrative Costs for Three Programs Should Be  
Paid From Excess Funds.* GAO/HRD-92-42. March 10, 1992.

*Aging Issues: Related GAO Reports and Activities in Fiscal Year 1991.*  
GAO/HRD-92-57. December 17, 1991.

*Financial Audit: VA Housing Credit Assistance Program Financial  
Statements for Fiscal Years 1989 and 1988.* GAO/AFMD-92-2. October 24,  
1991.

*Child Support Enforcement: A Framework for Evaluating Costs,  
Benefits, and Effects.* GAO/PEMD-91-6. March 5, 1991.

*Aging Issues: Related GAO Reports and Activities in Fiscal Year 1989.*  
GAO/HRD-90-56. January 12, 1990.

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*Administration on Aging: Harmonizing Growing Demands and Shrinking Resources.* GAO/PEMD-92-7. February 12, 1992.

*Administration on Aging: More Federal Action Needed to Promote Service Coordination for the Elderly.* GAO/HRD-91-45. April 23, 1991.

*Age Discrimination: Use of Age-Specific Provisions in Company Exit Incentive Programs.* GAO/HRD-90-87BR. February 27, 1990.

*Aging Issues: Related GAO Reports and Activities in Fiscal Year 1989.* GAO/HRD-90-56. January 12, 1990.

*Aging Issues: Related GAO Reports and Activities in Fiscal Year 1991.* GAO/HRD-92-57. December 17, 1991.

*Aging Issues: Related GAO Reports and Activities in Fiscal Year 1992.* GAO/HRD-93-57. December 23, 1992.

*Asian Americans: A Status Report.* GAO/HRD-90-36FS. March 8, 1990.

*Asistencia Alimentaria: Situacion Nutricional y Programas Alternativos en Puerto Rico.* GAO/RCED-92-114SV. July 21, 1992.

*Black Lung Program: Further Improvements Can Be Made in Claims Adjudication.* GAO/HRD-90-75. March 21, 1990.

*Board and Care Homes: Elderly at Risk From Mishandled Medications.* GAO/HRD-92-45. February 7, 1992.

*Budget Issues: Human Resource Programs Warranting Consideration as Human Capital.* GAO/AFMD-90-52. April 30, 1990.

*The Changing Workforce: Demographic Issues Facing the Federal Government.* GAO/GGD-92-38. March 24, 1992.

*Child Abuse Prevention: Status of the Challenge Grant Program.* GAO/HRD-91-95. May 9, 1991.

*Child Care: States Face Difficulties Enforcing Standards and Promoting Quality.* GAO/HRD-93-13. November 20, 1992.

*Child Support Enforcement: A Framework for Evaluating Costs, Benefits, and Effects.* GAO/PEMD-91-6. March 5, 1991.

*Child Support Enforcement: More States Reporting Debt to Credit Bureaus to Spur Collections.* GAO/HRD-90-113. July 31, 1990.

*Child Support Enforcement: Opportunity To Defray Burgeoning Federal and State Non-AFDC Costs.* GAO/HRD-92-91. June 5, 1992.

*Child Support Enforcement: Timely Action Needed to Correct System Development Problems.* GAO/IMTEC-92-46. August 13, 1992.

*Child Welfare: Monitoring Out-of-State Placements.* GAO/HRD-91-107BR. September 3, 1991.

*Computer Matching Act: Many States Did Not Comply With 30-Day Notice or Data-Verification Provisions.* GAO/HRD-91-39. February 8, 1991.

*D.C. Government: Information on the Homeless Family Program.* GAO/GGD-91-108. August 22, 1991.

*Debt Management: More Aggressive Actions Needed to Reduce Billions in Overpayments.* GAO/HRD-91-46. July 9, 1991.

*Disability Benefits: Selected Data on Military and VA Recipients.* GAO/HRD-92-106. August 13, 1992.

*Dislocated Workers: Improvements Needed in Trade Adjustment Assistance Certification Process.* GAO/HRD-93-36. October 19, 1992.

*District's Pensions: Billions of Dollars in Liability Not Funded.* GAO/HRD-93-32. November 30, 1992.

*District's Workforce: Annual Report Required by the District of Columbia Retirement Reform Act.* GAO/GGD-92-78. March 31, 1992.

*Elder Abuse: Effectiveness of Reporting Laws and Other Factors.* GAO/HRD-91-74. April 24, 1991.

*Elderly Americans: Health, Housing, and Nutrition Gaps Between the Poor and Nonpoor.* GAO/PEMD-92-29. June 24, 1992.

*Employee Benefits: Effect of Bankruptcy on Retiree Health Benefits.*  
GAO/HRD-91-115. August 30, 1991.

*Employee Benefits: Extent of Companies' Retiree Health Coverage.*  
GAO/HRD-90-92. March 28, 1990.

*Employee Benefits: Extent of Multiemployer Plan Retiree Health  
Coverage.* GAO/HRD-90-132. July 17, 1990.

*Employee Benefits: Financing Health Benefits of Coal Industry Retirees.*  
GAO/HRD-92-137FS. July 22, 1992.

*Employee Benefits: Financing Health Benefits of Retired Coal Miners.*  
GAO/HRD-92-130FS. July 22, 1992.

*Employee Benefits: Improved Plan Reporting and CPA Audits Can  
Increase Protection Under ERISA.* GAO/AFMD-92-14. April 9, 1992.

*Employee Benefits: Improvements Needed in Enforcing Health  
Insurance Continuation Requirements.* GAO/HRD-91-37. December 18, 1990.

*Employee Benefits: States Need Labor's Help Regulating Multiple  
Employer Welfare Arrangements.* GAO/HRD-92-40. March 10, 1992.

*Employee Stock Ownership Plans: Participants' Benefits Generally  
Increased, but Many Plans Terminated.* GAO/HRD-91-28. December 10, 1990.

*Federal Benefit Payments: Agencies Need Death Information From  
Social Security to Avoid Erroneous Payments.* GAO/HRD-91-3. February 6,  
1991.

*Federal Employees' Compensation Act: Need to Increase Rehabilitation  
and Reemployment of Injured Workers.* GAO/GGD-92-30. February 28, 1992.

*Federal Pay: Comparisons With the Private Sector by Job and Locality.*  
GAO/GGD-90-81FS. May 15, 1990.

*Federal Pay: Private Sector Salary Differences by Locality.*  
GAO/GGD-91-63FS. April 29, 1991.

*Financial Audit: Pension Benefit Guaranty Corporation's 1991 and  
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*Financial Audit: System and Control Problems Further Weaken the Pension Benefit Guaranty Fund.* GAO/AFMD-92-1. November 13, 1991.

*Financial Audit: VA Housing Credit Assistance Program Financial Statements for Fiscal Years 1989 and 1988.* GAO/AFMD-92-2. October 24, 1991.

*Food Assistance: Nutritional Conditions and Program Alternatives in Puerto Rico.* GAO/RCED-92-114. July 21, 1992.

*Food Stamp Program: A Demographic Analysis of Participation and Nonparticipation.* GAO/PEMD-90-8. January 19, 1990.

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**Section III: Alphabetical Listing of All  
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