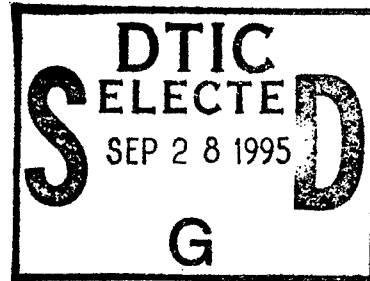


July 1992

INCOME SECURITY

Reports Issued From FY 1988 Through June 1992



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Abbreviations

ADP	automated data processing
AFDC	Aid to Families With Dependent Children
ALJ	administrative law judge
DI	Disability Insurance
EPA	Environmental Protection Agency
HHS	Department of Health and Human Services
IRS	Internal Revenue Service
J&S	joint and survivor
JOBS	Job Opportunities and Basic Skills
MEWA	multiple employer welfare arrangement
NASA	National Aeronautics and Space Administration
OHA	Office of Hearings and Appeals
SSA	Social Security Administration
SSI	Supplemental Security Income
VA	Department of Veterans Affairs
UMTA	Urban Mass Transportation Administration

Preface

This document lists all GAO reports on income security issues published between fiscal year 1988 and June 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.

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 costs in income security policy.

Over 43 percent of all federal spending is for income security programs benefiting millions of Americans, from the young to the elderly. The largest portion of this spending is for Social Security, which is paid for from payroll taxes on wages. Recent congressional action has concentrated on welfare reform aimed at reducing the numbers of children in poverty and child care legislation designed to improve access to quality care. Also, the growing elderly population continues to focus national attention on long-term care, which erodes the retirement security of many elderly persons and their families, and the security of private pension and health benefits for retirees. Other income security programs and policies deal with the delivery and financing of services for veterans, the disabled, the working poor, refugees, the homeless, and other vulnerable populations.

The first section of this document summarizes income security reports issued from January 1992 through June 1992. Next is a listing of additional reports, in chronological order, divided into five broad subject areas—Financing Retirement Programs, Breaking the Poverty Cycle, Safeguarding Private and Other Employee Benefit Pensions, Serving the Public, and Protecting Vulnerable Populations. The following section—Other Income Security Reports—provides a listing of income security reports issued by other divisions within the General Accounting office. The final section includes all income security reports in alphabetical order.

Preface

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

Joseph F. Delfico, Director
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Income Security Issues
Human Resources Division

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Income Security: Reports Issued From FY 1988 Through June 1992

Recent Reports

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

Some in the Congress are concerned about a shortage of affordable housing for low- and moderate-income households in an era of budget deficits and tax law changes. GAO was asked to analyze common features of 15 affordable housing arrangements with pension fund financing. This effort would assist congressional deliberation of new initiatives to encourage pension funds to invest more of their assets (\$2.6 trillion in 1990) in affordable housing. GAO also assessed whether pension funds earned market rates of returns on such housing investments.

GAO found that the nature and extent of pension fund involvement in financing affordable housing varied widely among the investments. However, three characteristics were common: (1) pension funds were funneled primarily into fixed-rate securities that could be sold to other investors in a national market, (2) each investment had some type of government assistance, namely subsidized funds and investment safeguards, and (3) pension fund investments were set up by intermediaries, such as banks and state housing authorities, who identified affordable housing investment opportunities and arranged financing. Furthermore, in an analysis of rates of return for 5 pension-related affordable housing arrangements, GAO found that, at the time these ventures were undertaken, pension funds generally received yields similar to other investments of comparable risk.

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

GAO found that states have done little to help defray the costs of providing child support services to non-AFDC clients. With the discretion available to them, most states have implemented minimal fee policies. In 1990, about 3.5 percent of the \$644 million in administrative costs for the non-AFDC child support program were recovered through fees. Individual state cost recovery rates ranged from less than 1 percent to 48 percent, with 46 states recovering less than 5 percent. Many non-AFDC clients being served may not be within the low-income population to whom the Congress envisioned providing services. Bureau of the Census data for 1989 show that about 53 percent of the individuals requesting non-AFDC child support enforcement services in that year had family incomes exceeding 150 percent of the federal poverty level.

Rising non-AFDC caseloads and new program requirements could lead to administrative costs exceeding \$1 billion by 1995, with very little offset from those benefiting from the services. GAO recommended that the Congress change existing legislation related to non-AFDC child support enforcement fees to recover more of these burgeoning costs.

Social Security: Racial Difference in Disability Decisions Warrants Further Investigation. GAO/HRD-92-56. April 12, 1992.

GAO examined the circumstances surrounding the lower allowance rate among black applicants compared with white applicants for disability benefits under the Social Security Disability Insurance (DI) and Supplementary Security Income (SSI) programs. Specifically, GAO analyzed Social Security Administration (SSA) data on initial and appeals decisions for 1988 applicants to determine whether the racial difference in allowance rates could be explained by differences in severity and type of impairment and the demographic characteristics of age, education, sex, geographic location, and percent urban population. GAO also examined whether the racial difference in allowance rates among applicants resulted in the black population receiving benefits at a lower rate compared with the white population.

GAO found that (1) except for young SSI applicants, the lower black allowance rate in 1988 initial decisions appears to be attributable to black applicants' having less severe impairments and falling into age categories with lower allowance rates, regardless of race; (2) for SSI applicants aged 18 to 24, the racial difference in allowance rates was almost twice the size of any other age group and was only partially explained by severity and type of impairment or the demographic characteristics we analyzed; (3) in the appeals decisions of administrative law judges (ALJs), under the DI program, the racial differences was larger than at the other decision levels and also largely unexplained by severity and type of impairment or demographic characteristics; (4) under the SSI program, the factors we analyzed explained about one-half of the difference in ALJ allowance rates; and (5) the only population subgroup in which blacks appeared to be receiving benefits at lower rates than whites was severely impaired persons aged 18 to 24; otherwise, blacks were receiving benefits at a rate higher than or equal to that of whites.

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

Pursuant to a legislative requirement, GAO reviewed the Job Opportunities and Basic Skills Training (JOBS) Program operated by Indian tribes and Alaska Native organizations, focusing on: (1) the effectiveness of those programs and (2) problems associated with their implementation.

GAO found that: (1) it was unable to assess the effectiveness of tribal JOBS programs or determine the outcomes resulting from those programs, since the programs lacked established evaluation criteria and sufficient and reliable program data were unavailable; (2) in January 1992, the Department of Health and Human Services (HHS) began requiring tribal programs to report quarterly on selected program information, including participants' educational achievements and job entries; (3) the economic environment in which many Indian tribes and Alaska Native organizations must operate may limit the success of tribal JOBS programs; (4) high unemployment rates and limited economic development on reservations may also limit tribal JOBS results; (5) unemployment rates were high, ranging from 49 to 93 percent for the seven tribal JOBS programs visited; (6) 85 percent of the tribal organizations surveyed reported that a lack of transportation made participation in JOBS difficult and 79 percent reported that a lack of child care also made participation difficult; and (7) tribal JOBS administrators reported that they would have liked more and earlier HHS assistance and guidance in establishing their programs.

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

GAO examined the feasibility of the Department of Veterans Affairs (VA) using a portion of dividends paid to policyholders in three of its life insurance programs to pay for the programs' administrative costs.

GAO found that: (1) VA investments purchased from the three life insurance programs will average about 9-percent interest annually for the next 7 or 8 years; (2) those earnings and a lower-than-average mortality rate for many of the insured have caused the programs' annual income to accumulate above the solvency levels that VA actuarially determined were necessary; (3) VA expects the three life insurance programs to accrue substantial excess income for the foreseeable future; (4) VA has previously reduced the annual excess reserves by paying dividends to policyholders and paid

over \$1 billion in dividends to policyholders in 1990; (5) VA used \$27 million in appropriations to pay the three programs' administrative costs for 1990; (6) if VA had used the 1990 excess income to pay the programs' administrative costs, it would have returned \$1 billion instead of \$1.03 billion to policyholders, decreasing the average individual policyholder return by about \$10; (7) veterans' groups opposed the use of excess income to pay administrative costs, since they believed that the government agreed to pay the costs and that veterans had a vested right to the excess income; and (8) neither the insurance contracts, VA regulations, nor the relevant statutes expressly guarantee those benefits, and the insurance policies state that the applicable statutes are subject to amendment. GAO believes that it would be neither illegal nor unfair to policyholders for VA to recover the programs' administrative costs from excess income.

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

GAO reviewed multiple employer welfare arrangements (MEWA), an alternative to traditional insurance in which businesses pool funds to pay for benefits or buy group insurance, focusing on: (1) the nature and extent of MEWA failures to pay bills and other problems; (2) hindrances to state regulation and enforcement of MEWAs; and (3) Department of Labor actions to prevent MEWA problems, protect MEWA participants and their beneficiaries, and assist state enforcement efforts.

GAO found that: (1) officials in the 46 states that MEWAs have served since 1988 stated that some MEWAs failed to pay medical claims, did not comply with insurance laws, and violated state criminal laws; (2) states reported that the number of MEWA problems increased between 1988 and 1990 when MEWAs left at least 398,000 participants and their beneficiaries with over \$123 million in unpaid claims and many other participants without insurance; (3) state officials attributed the increase in reported problems to MEWAs' providing coverage to more residents, more public participation in MEWAs, and greater media coverage of MEWA problems; (4) efforts by state insurance officials to regulate MEWAs, enforce state laws, and recover unpaid claims were hindered by such factors as an inability to identify MEWAs, MEWAs' claims of exemption from state laws, and difficulty imposing criminal sanctions; (5) many state efforts to enforce compliance and collect unpaid claims were slowed because states were unable to identify MEWAs until complaints were received, and because MEWAs

asserted that they were exempt from state regulation; (6) in October 1991, Labor sought legislative authority to establish an annual federal registration process to help states identify MEWAS, but some states indicated that the guidance did not completely answer all their questions about exemption from state law and regulatory authority; and (7) according to Labor, MEWA investigations increased from 30 in December 1989 to 86 in September 1991.

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

GAO provided information on survivor pension benefits for widowed individuals, focusing on: (1) the prevalence of survivor pension benefits; (2) the relative size of survivor benefits received by widowed men and women; (3) the rate at which married pension retirees are retaining joint and survivor (J&S) annuities; and (4) whether the rate of J&S annuity retention has changed since the Retirement Equity Act of 1984.

GAO found that: (1) in 1989, about 3 million widowed Americans age 65 and over received survivor benefits based on the pension of a deceased spouse; (2) women comprised virtually all benefit recipients and received an average of about twice the benefits of men with survivor benefits; (3) survivor benefits are an important source of income for widowed women, since they are less likely to have a pension based on their own employment; (4) as of 1989, about 3 million of 5 million pensioners had retained the J&S annuity; and (5) survivor benefit coverage for wives of private-pension retirees has increased since the act, as evidenced by the 15-percent increase in the rate at which married men retained the J&S annuity after the spousal consent requirement took effect.

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

GAO reviewed the effectiveness of the legislative requirement for interstate wage withholding of child support payments, focusing on: (1) procedures used in interstate wage withholding; (2) the uniformity of such procedures among states; (3) the time taken to serve a wage withholding order on an employer; and (4) factors contributing to processing time.

GAO found that (1) with more than six different procedures used to effect wage withholding across the states, there is no uniformity, and (2) widespread and successful procedures include directly serving wage withholding orders on out-of-state employers, and sending the order to the registered agent of a noncustodial parent's employer in the initiating state. GAO also found that: (3) most states misunderstand congressional mandates and continue to rely on Uniform Reciprocal Enforcement of Support Act petitions and registrations for wage withholding though they should not. Delays in wage withholding exist because offices improperly couple their requests for wage withholding with other congressionally mandated enforcement remedies, such as medical support enforcement and review and modification of child support award levels. Offices responding to our survey reported median response times ranging from 6 to 16 weeks to serve a wage-withholding order on an employer, but reported that other offices took a median of 12 to 26 weeks to respond to their requests; (4) missing or inaccurate noncustodial parent or employer information, noncustodial parents terminating employment before withholding orders are served, and large caseloads contribute to delays in wage withholding; and (5) child support offices suggest that the Congress statutorily authorize initiating states to send withholding orders directly to out-of-state employers.

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

GAO provided information on the extent to which federal laws, regulations, and programs protect the health and well-being of hired farmworkers.

GAO found that: (1) federal laws and regulations do not ensure that hired farmworkers are given sufficient information about pesticide hazards; (2) according to Environmental Protection Agency (EPA) estimates, each year, hired farmworkers suffer up to 300,000 acute illnesses and injuries from exposure to pesticides; (3) EPA standards for protecting hired farmworkers exposed to pesticides do not require that they be informed of the specific chemicals they are exposed to or the potential health effects of those pesticides; (4) federal regulations on field sanitation do not protect hired farmworkers on small farms, and the Department of Labor's 1990 national survey of migrant farmworkers showed that 31 percent worked in fields without drinking water, handwashing facilities, or toilets; (5) federal labor law and child labor regulations allow children to work in agriculture at a younger age than in other industries; (6) children may be more susceptible

than adults to the harmful effects of pesticides, and between 1979 and 1983, approximately 23,800 children and adolescents were injured on farms, 300 fatally; (7) most migrant farmworkers do not receive medical services from Medicaid or the Migrant Health Program because they are undocumented aliens or do not qualify for cash assistance programs; and (8) hired farmworkers are at greater risk than other workers to receive fewer Social Security benefits than they should, because their employers do not report all of their earnings to the Social Security Administration.

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

GAO reviewed the misuse and mismanagement of residents' medications in board and care homes for the elderly, focusing on whether: (1) staff who work in licensed board and care homes are knowledgeable about the proper handling of medications; (2) staff follow proper procedures for storing, supervising, and administering medications; and (3) residents receive the appropriate medications.

GAO found that: (1) because staff may not be properly trained or do not always follow state regulations, residents in board and care homes are at risk of being harmed by medication errors; (2) over one-third of the homes reviewed employed staff who did not meet state medication training requirements; (3) half of the homes reviewed violated medication-handling regulations for storing medications, supervising and assisting with residents' self-medication, and disposing of medications; and (4) the records for 20 of the 35 residents reviewed had sufficient medical information to indicate that medications were appropriately prescribed.

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

GAO estimated the proportion of all child support cases that are interstate cases, and compared certain characteristics of interstate child support cases to in-state child support cases.

GAO found that: (1) in spring 1990, interstate child support cases represented at least 25 percent of all child support cases, in-state cases represented 64 percent of all cases, and the remaining 11 percent primarily represented cases where the noncustodial father's residence was

unknown; (2) during 1989, 34 percent of mothers in interstate cases stated that they never received support payments, compared with 19 percent of those in in-state cases, and 43 percent of custodial mothers in interstate cases reported receiving regular support payments, compared with 60 percent of those in in-state cases; (3) most of the custodial mothers in the remaining 11 percent of child support cases reported that they did not have child support awards, receive payments, or know their children's noncustodial father's residence; (4) over 41 percent of all custodial mothers that did not have child support awards reported that they either did not want child support or did not pursue an award; (5) one-half to three-quarters of all custodial mothers who had support awards reported that health insurance coverage was included in their child support agreement; (6) child support and custodial mothers' socioeconomic characteristics did not differ materially by noncustodial fathers' residence; (7) similar proportions of mothers in in-state, interstate, and other child support cases received public assistance and sought child support services they were entitled to under the Social Security Act; and (8) custodial mothers' income, education, and race did not differ materially by support case type.

Financing Retirement Programs

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

Railroad Retirement: Future Rail Employment and Trust Fund Solvency. GAO/HRD-89-30. April 5, 1989.

Social Security: The Trust Fund Reserve Accumulation, the Economy, and the Federal Budget. GAO/HRD-89-44. January 19, 1989.

Social Security: The Notch Issue. GAO/HRD-88-62. March 24, 1988.

Breaking the Poverty Cycle

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.

Welfare Reform: Alabama's Demonstration Project. GAO/HRD-89-129BR. August 17, 1989.

Welfare Reform: Projected Effects of Requiring AFDC for Unemployed Parents Nationwide. GAO/HRD-88-88BR. May 23, 1988.

Welfare: Relationships and Incomes in Households With AFDC Recipients and Others. GAO/HRD-88-78. May 11, 1988.

Welfare Reform: Bibliographies of Case Management and Agency/Client Contracting. GAO/HRD-88-61FS. March 11, 1988.

Work and Welfare: Analysis of AFDC Employment Programs in Four States. GAO/HRD-88-33FS. January 5, 1988.

Welfare: Income and Relative Poverty Status of AFDC Families. GAO/HRD-88-9. November 4, 1987.

Safeguarding Private and Other Employee Benefit Pensions

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

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.

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.

Private Pensions: Spousal Consent Forms Hard to Read and Lack Important Information. GAO/HRD-90-20. December 27, 1989.

Private Pensions: Plan Provisions Differ Between Large and Small Employers. GAO/HRD-89-105BR. September 26, 1989.

Leveraged Buy-Out Funds: Investments by Selected Pension Plans. GAO/HRD-89-121. August 1, 1989.

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Employee Stock Ownership Plans: Allocation of Assets in Selected Plans. GAO/HRD-89-91. June 5, 1989.

Age Discrimination: Use of Waivers by Large Companies Offering Exit Incentives to Employees. GAO/HRD-89-87. April 18, 1989.

Private Pensions: Portability and Preservation of Vested Pension Benefits. GAO/HRD-89-15BR. February 3, 1989.

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Pension Plans: Possible Effects of Requiring Employers to Make Contributions Sooner. GAO/HRD-88-28. October 30, 1987.

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

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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.

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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.

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

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Social Security: Alternative Wage-Reporting Processes. GAO/HRD-90-35. November 8, 1989.

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Welfare: Analysis of Proposals to Control Federal Welfare Administrative Costs. GAO/HRD-88-23. November 16, 1987.

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