Supplemental Information

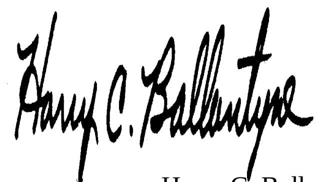
Adequacy of Trust Fund Financing

	Calendar Year					
° Trends in factors affecting revenues	**1948**	**1958**	**1968**	**1978**	**1988**	**1998**
— Taxable wage base for coverage:						
Social Security	$3,000	$4,200	$7,800	$17,700	$45,000	$68,400
Medicare (HI)	NA	NA	7,800	17,700	45,000	No Limit
— Tax contribution & distribution rates:						
° FICA tax rate (employers and employees, each)						
OASI (initiated 1937)	1.00%	2.00%	3.325%	4.275%	5.53%	5.35%
DI (initiated 1957)	NA	.25	.475	.775	.53	.85
HI (initiated 1966)	NA	NA	.60	1.00	1.45	1.45
Combined	1.00%	2.25%	4.40%	6.05%	7.51%	7.65%
° SECA tax rate						
OASI (initiated 1951)	NA	3.00%	5.0875%	6.01%	11.06%	10.70%
DI (initiated 1957)	NA	.375	.7125	1.09	1.06	1.70
HI (initiated 1966)	NA	NA	.60	1.00	2.90	2.90
Combined	NA	3.375%	6.40%	8.10%	15.02%	15.30%
— Percent of benefits taxed	NA	NA	NA	NA	50.0%[1]	85.0%[2]
° Trends in factors affecting outlays						
— No. of beneficiaries (in millions)[3]	2.3	12.4	24.6	34.6	38.6	44.5[4]
Retirees/dependents	1.4	9.1	16.3	22.1	27.3	31.0[4]
Survivors of deceased workers	0.9	3.0	6.0	7.6	7.2	7.2[4]
Disabled workers/dependents	NA	0.3	2.3	4.9	4.1	6.3[4]
— Benefit payment COLA increase[5]	NA	NA	NA	6.5%	4.2%	2.1%
— No. of workers per beneficiary[6]	21.2	5.6	3.6	3.2	3.4	3.3[4]
— Retirement age						
Full benefits	65 yrs	65 yrs.	65 yrs.	65 yrs.	65 yrs.	65 yrs.
Reduced benefits	NA[7]	62 yrs.[7]	62 yrs.	62 yrs.	62 yrs.	62 yrs.

1 Earnings over $25,000 for an individual or $32,000 for a couple.
2 Earnings over $34,000 for an individual and $44,000 for a couple; earnings between $25,000 and $34,000 for an individual and between $32,000 and $44,000 for a couple are taxed at 50%.
3 The first old-age and survivors benefit checks were issued in 1940 and the first disability benefit checks in 1957. Number of beneficiaries are those in current-payment status for December 31.
4 Estimated, based on the intermediate economic and demographic assumptions in the 1998 Trustees Report.
5 Prior to 1975 benefit increases were at the discretion of Congress. Data represents the increase in the benefit check received during the calendar year.
6 Per OASI beneficiary in 1948; per OASDI beneficiary in 1958, 1968, 1978, 1988 & 1998.
7 Reduced benefits were not offered until 1956 for women and 1961 for men.

Chief Actuary's "Statement of Actuarial Opinion*"

It is my opinion that (1) the techniques and methodology used herein to evaluate the financial and actuarial status of the Federal Old-Age and Survivors Insurance and Disability Insurance Trust Funds are generally accepted within the actuarial profession; and (2) the assumptions used and the resulting actuarial estimates are, in the aggregate, reasonable for the purpose of evaluating the financial and actuarial status of the trust funds, taking into consideration the experience and expectations of the program.



Harry C. Ballantyne
Associate of the Society of Actuaries,
Member of the American Academy of Actuaries,
Chief Actuary, Social Security Administration

****Taken from the 1998 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Disability Insurance Trust Funds.***

Adequacy of Trust Fund Assets

	OASI	DI	COMBINED
° Trend of estimates for year of trust fund exhaustion			
— 1994 Trustees Report	2036	1995	2029
— 1995 Trustees Report	2031	2016	2030
— 1996 Trustees Report	2031	2015	2029
— 1997 Trustees Report	2031	2015	2029
— 1998 Trustees Report	2034	2019	2032
° Trend of estimates for long range (75 years) actuarial surplus (deficit) expressed as percent of taxable payroll			
— 1994 Trustees Report	(1.46)	(.66)	(2.13)
— 1995 Trustees Report	(1.87)	(.31)	(2.17)
— 1996 Trustees Report	(1.85)	(.34)	(2.19)
— 1997 Trustees Report	(1.84)	(.39)	(2.23)
— 1998 Trustees Report	(1.81)	(.38)	(2.19)

Future Contributions and Expenditures of the OASI and DI Trust Funds

Covered workers contribute a percentage of their earnings, up to an annual maximum taxable amount, into the OASI and DI Trust Funds. Contributions also include general fund appropriations for military service and self-employment income tax credits. Beneficiaries pay Federal income taxes on up to 85 percent of their Social Security benefits if the sum of their adjusted gross income, tax-exempt interest income and one-half of their Social Security benefits exceeds certain fixed threshold amounts. Amounts equivalent to such income taxes are transferred from the general fund to the trust funds.

Workers who subsequently become insured receive benefits, along with their eligible spouses and children, after they retire or become disabled. In addition, eligible spouses and children receive benefits after the death of an insured worker. For FY 1998 and 1997, OASI net benefits were $325.0 and $312.9 billion and DI benefits were $47.7 and $45.4 billion, respectively.

Expenses required to administer the OASI and DI programs are paid from the two trust funds. The Railroad Retirement Board (RRB) program pays benefits to its beneficiaries equivalent to amounts that would be paid if railroad employment were covered under the OASI and DI programs plus additional benefits unique to that program, and it collects contributions in a similar manner. Funds are transferred annually between the Social Security trust funds and the RRB's Social Security Equivalent Benefit Account so as to put the trust funds into the same position in which they would have been if railroad employment had been covered under Social Security.

The following statements of Present Value of Actuarial Estimates show present values as of September 30, 1998, for the contributions and expenditures mentioned above. In determining the present values, contributions and expenditures are estimated for a period of 75 years into the future. The estimates include contributions and expenditures relating to future new entrants as well as to present covered workers. The present values are computed on the basis of the economic and demographic assumptions described as intermediate (alternative II) in the 1998 Annual Report of the Board of Trustees of the Old-Age and Survivors Insurance and Disability Insurance Trust Funds (House Document 105-243 dated April 30, 1998). Because the timing of SSA's Accountability Report precedes the issuance of the 1999 Report of the Board of Trustees, it is impossible for the estimates published in this Accountability Report to reflect the assumptions from the 1999 Trustees Report.

Although three alternative sets of assumptions are shown in the 1998 Trustees Report, the estimates shown in this report are based on alternative II because it is the set that is typically used when estimating the effects of legislative changes proposed during the year. In particular, these estimates are based on interest rates ranging from 5.4 percent to 6.4 percent for 1998 - 2007 and 6.3 thereafter. For alternative II, the assumed average annual unemployment rate (on a non-age-sex-adjusted basis) increased from 4.8 percent in 1998 to 6.0 percent by 2006. In spite of the changing age structure of the population, the equivalent age-sex-adjusted average annual unemployment rate for 2007 (adjusted to the estimated total labor force on July 1, 1995) is also about 6.0 percent, which is assumed thereafter. The annual rate of increase in the average wage in covered employment is assumed to be 3.3 percent in 1998, and to show a generally rising trend before reaching its ultimate rate of 4.4 percent beginning in 2015. The annual rate of increase in the Consumer Price Index is assumed to increase from a low of 1.4 percent for 1998 to the ultimate rate of 3.5 percent by 2006.

The assumed ultimate total fertility rate of 1.9 children per woman is attained in 2022, after a gradual decrease from the estimated 1997 level of 2.0 children per woman. The age-sex-adjusted death rate is assumed to decrease gradually during the entire projection period, with a reduction of 35 percent from the 1997 level by 2072. The assumed level of total net annual immigration of 900,000 persons per year, reached by the year 2000, is the combination of 600,000 net legal immigrants per year and 300,000 net other-than-legal immigrants per year.

Based on these intermediate assumptions, projections of trust fund balances show sufficient funds to make benefit payments until 2019 for the DI Trust Fund (four years later than shown last year) and 2034 for the OASI Trust Fund (three years later than shown last year).

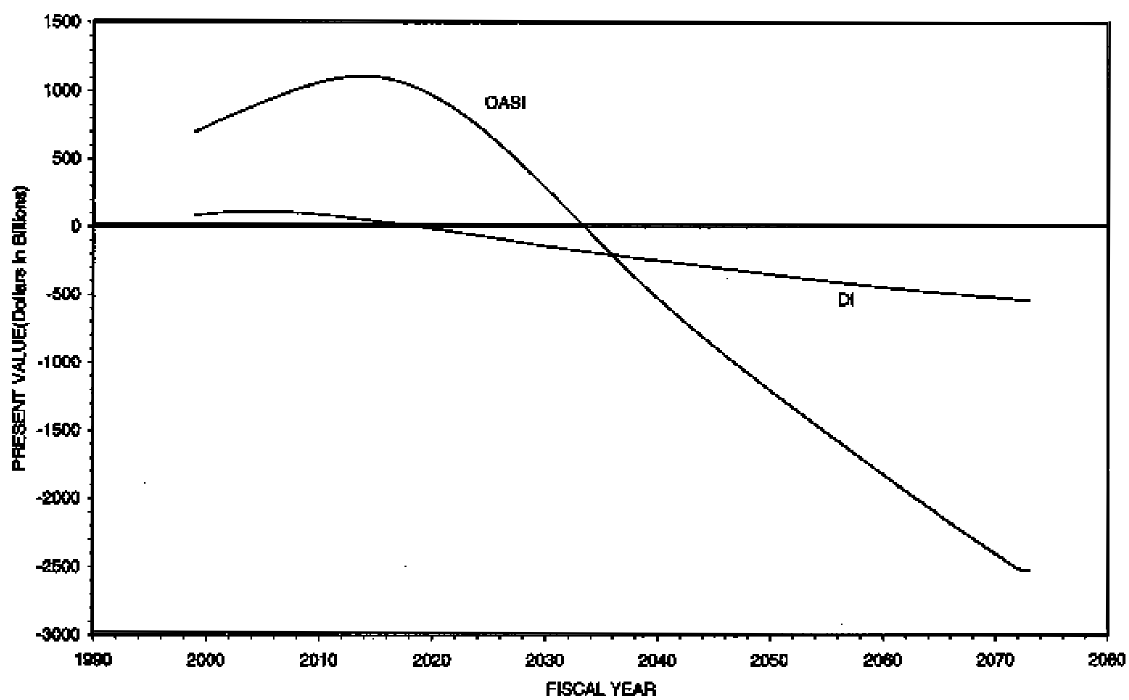
The present values of estimated net assets by trust fund and year, based upon the 1998 Trustees Report, are presented graphically below. As shown, the present value of estimated future DI net assets increases from 1999 to 2005, at which time it reaches $114.1 billion; it steadily decreases starting in 2006, when yearly expenditures begin to exceed tax income. The DI Trust Fund will be exhausted in 2019. The present value of estimated future OASI net assets increases from 1999 to 2014, at which time it reaches $1,114.0 billion; it steadily decreases thereafter until it is exhausted by 2034. When the projected yearly expenditures for OASI and DI begin to exceed tax income, the shortfall is assumed to be made up by redemption for cash of the special issue investment securities held by the trust funds. Also, if the OASDI fund ratio for any year is less than 20 percent and wages (as measured by the CPI-W, the Consumer Price Index for Urban Wage Earners and Clerical Workers), the automatic benefit increase for that year will be based on the wage growth rather than price inflation. The OASDI fund ratio is the combined assets of the OASI and DI Trust Funds at the beginning of the year expressed as a percentage of the combined expenditures of those funds during the year.

Each year, the assumptions upon which these projections are based and the projection methods are reviewed and revised as needed. This year, several significant changes were made to the assumptions. The methods, themselves, were not changed significantly.

In the demographic area, changes were made as follows: Projected death rates were decreased slightly, reflecting the latest data, which was lower than expected for 1995 and 1996. Projected fertility rates were increased slightly through 2010, consistent with recent data showing higher birth rates than estimated earlier. The net effect of these changes was detrimental to the actuarial balance.

In the economic area, changes were made as follows: Recent real growth in Gross Domestic Product and in average wages has been more rapid than expected. This has contributed to a more optimistic projection of economic growth in the short-range future. Also, the assumed ultimate real interest rate has been increased from 2.7 percent to 2.8. The net effect of these changes is favorable to the actuarial balance.

Present Value (As of September 30, 1998) of Estimated Net Assets by Trust Fund, Fiscal Years 1999-2073



Old Age and Survivors Insurance Trust Fund Statement of Present Value as of September 30, 1998 of 75-Year Actuarial Estimates by Fiscal Year

(In Billions)\1

	1999	2000	2001	2002	2003	Thereafter	Total
Contributions							
Contribution Income	$365.8	$353.4	$344.1	$336.8	$330.4	$13,846.0	$15,576.6
Income from Taxation of Benefits	8.0	7.4	7.7	7.8	7.9	768.0	806.8
Total Contributions	373.8	360.8	351.8	344.6	338.3	14,614.0	16,383.3
Expenditures							
Benefit Payments:							
Retired Workers	230.0	223.9	219.3	215.6	212.4	14,458.0	15,559.1
Spouses and Children of Retired Workers	20.4	19.7	19.2	18.8	18.4	773.2	869.8
Survivors of Deceased Workers	73.6	71.5	69.8	68.4	67.1	2,645.4	2,995.7
Subtotal	324.0	315.0	308.3	302.7	297.8	17,876.7	19,424.6
Administrative Expenses	2.1	1.9	1.8	1.7	1.7	63.7	72.9
Railroad Retirement Interchange	3.6	3.3	3.1	2.9	2.8	54.1	69.8
Total Expenditures	329.7	320.3	313.2	307.4	302.3	17,994.5	19,567.3
Excess of Contributions Over Expenditures							
Annual	44.1	40.6	38.6	37.2	36.0	(3,380.5)	(3,183.9)
Cumulative	44.1	84.7	123.3	160.5	196.6	(3,183.9)	
Net Assets\2	$697.1	$737.6	$776.2	$813.5	$849.5	$(2,531.0)	

\1 The actuarial totals do not necessarily equal the sum of the individual items because of rounding. The totals in the "Thereafter" and "Total" columns are not intended to imply that the projection of events 75 years into the future can be made with the same precision as the five immediate fiscal years.

\2 Net assets include cash and investments available in the Federal Old Age and Survivors Insurance Trust Fund as of September 30, 1998.

Program expenditures would include accrued and undelivered orders.

Disability Insurance Trust Fund Statement of Present Value as of September 30, 1998 of 75-Year Actuarial Estimates by Fiscal Year

(In Billions)\1

	1999	2000	2001	2002	2003	Thereafter	Total
Contributions							
Contribution Income	$58.1	$58.9	$58.4	$57.2	$56.1	$2,351.2	$2,640.0
Income from Taxation of Benefits	.5	.5	.5	.5	.5	46.5	49.0
Total Contributions	58.6	59.4	58.9	57.7	56.7	2,397.7	2,689.0
Expenditures							
Benefit Payments:							
Disabled Workers	45.3	45.1	45.4	46.1	46.9	2,817.9	3,046.7
Spouses and Children of Disabled Workers	4.5	4.3	4.2	4.1	4.1	187.6	208.8
Subtotal	49.8	49.4	49.6	50.2	51.0	3,005.4	3,255.4
Administrative Expenses	1.3	1.3	1.3	1.2	1.2	46.5	52.9
Railroad Retirement Interchange	.1	.1	.1	.1	.1	(1.5)	(1.1)
Total Expenditures	51.3	50.9	50.9	51.5	52.3	3,050.4	3,307.2
Excess of Contributions Over Expenditures							
Annual	7.4	8.6	8.0	6.2	4.3	(652.8)	(618.3)
Cumulative	7.4	15.9	24.0	30.1	34.5	(618.3)	
Net Assets\2	$84.1	$92.6	$100.7	$106.9	$111.2	$(541.6)	

\1 The actuarial totals do not necessarily equal the sum of the individual items because of rounding. The totals in the “Thereafter” and “Total” columns are not intended to imply that the projection of events 75 years into the future can be made with the same precision as the five immediate fiscal years.

\2 Net assets include cash and investments available in the Federal Disability Insurance Trust Fund as of September 30, 1998.

Program expenditures would include accrued and undelivered orders.

Management Follow-up to OIG Recommendations

SSA's follow-up to actions on audit findings and recommendations are essential to improving the effectiveness and efficiency of SSA's program operations. For FY 1998, SSA began the year with 16 reports carried over from FY 1997 which contained approximately $1 million in costs that management determined should not be charged to the Agency's programs (disallowed costs) and $59 million which could be used more efficiently (funds put to better use). During the year, SSA has monitored and analyzed 161 audits with 312 recommendations. These audits contained approximately $8 million in disallowed costs and approximately $75 million in funds which could be put to better use.

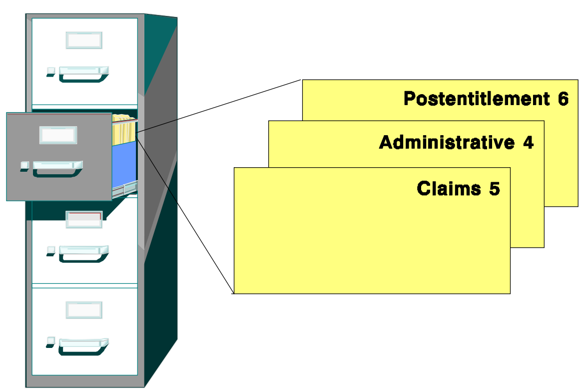
	# of Audit Reports Identifying Disallowed Costs	Amount of Disallowed Costs	# of Audit Reports Identifying Funds to be Put to Better Use	Amount of Funds to be Put to Better Use
Beginning of FY	5	$1,028,667	11	$59,039,334
New Audits During FY	7	$8,114,812	5	$15,795,125
Implemented Action	(6)	$(7,857,007)	(3)	$(2,578,277)
End of FY	6	$1,286,472	13	$72,256,182

Management completed action on 6 audit reports containing 12 recommendations relating to DDS initial disability claims processing. As a result, over $7.8 million was recovered in disallowed costs. In addition, SSA completed action on 3 recommendations related to the postentitlement process, 1 recommendation related to the claims process and 2 recommendations related to administrative actions which will put over $2.5 million to use more efficiently.

SSA is currently tracking 19 audits containing 30 recommendations for which final action has not been taken. These audits contain over $1.2 million in disallowed costs and recommended actions which when implemented could result in up to $72.3 million being better used. The Agency is working to bring to close the 15 audits (see graphic below) more than one year old as well as continuing to work on the remaining 4.

15 Audits Over One Year Old Requiring Final Action

(Categorized by Business Process)



Commercial Payment Practices

SSA continues to introduce modern technology and business practices to enhance its payment delivery. During FY 1998, SSA continued to expand and enhance payments made through SSA's automated accounts payable system. Specifically, SSA's automated accounts payable system is designed to meet the requirements of the Prompt Payment Act (PPA) and its amendments. It includes the capability to monitor the status of invoices through the payment process and calculate payment due dates to ensure that the invoice is paid on the most advantageous date and that the vendor is compensated for a delay in payment of over 30 days.

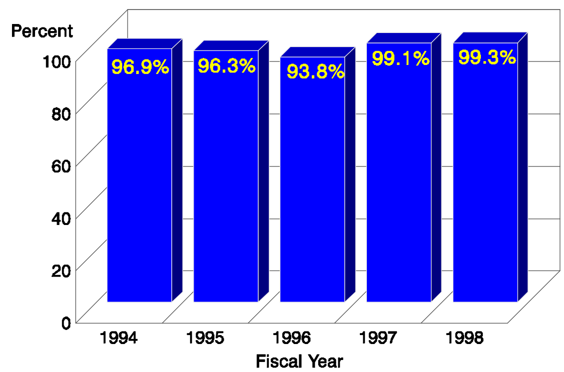
In accordance with the Debt Collection Improvement Act of 1996, which mandates that all federal payments, except tax refunds, must be made by electronic funds transfer (EFT) after January 1, 1999, SSA has increased their electronic payments to 81 percent of total payments and 90 percent of total dollar payments. This represents a 10 percent increase in electronic payments from the prior FY including a 16% increase in charge card use.

In working toward an expanded electronic, paperless environment, SSA continues to enhance its Electronic Commerce capability which permits vendors to deal with SSA's procurement and payment operations using electronic data interchange technology. A pilot initiated during FY 1997 was successful and is currently being expanded.

The PPA and its implementing regulations are focused on ensuring timely and accurate payment of vendor invoices by Federal agencies. The Act requires payment within 30 days of receipt of a proper invoice or goods or services, whichever is later. If the payment is late, an interest penalty must be paid.

During FY 1998, continued progress was made toward eliminating interest penalties, with SSA having made 99.3% of payments on-time. SSA managed to decrease the number of interest payments while increasing the number of invoices paid subject to the PPA. Of the .7% of late payments, only .1% were paid with interest. SSA's ultimate goal is to eliminate all interest penalties. Establishment of a central customer service group and implementing Treasury's Payment Advice Internet Delivery system has contributed toward SSA's goal of being responsive to vendors by allowing vendors to check the status of their EFT payments either by telephone or through the Internet.

Prompt Payment Act
On-Time Percentage



SSA's Prompt Payment Activities

		FY 1994	FY 1995	FY 1996	FY 1997	FY 1998
°	Payments Made on Time	312,428	301,527	374,378	539,376	618,499
°	Interest Penalties Paid as a Percent of Total Payments	0.05%	0.04%	0.06%	0.003%	0.002%
°	Early Payments	0	0	0	0	0
°	Late Payments with Interest Paid	8,376	5,178	19,636	1,045	878
°	Late Payments with Interest Not Due*	1,692	4,513	5,061	3,747	3,345
°	Late Payments with Interest Due But Not Paid**	0	1,754	0	0	0
°	Total Invoices Subject to PPA	322,496	312,972	399,075	544,168	622,722
°	Amount of Payments Subject to the PPA (000's)	$327,226	$467,019	$560,088	$677,131	$692,769
°	Amount of Interest Penalties Paid (000's)	$167	$185	$312	$21	$14

* Interest was not due because interest was less than $1.

** Interest was not paid due to vendor request.

Anti-Fraud Activities

SSA is committed to a policy of zero tolerance for fraud, waste and abuse (see page 9 for more information). Section 206(g) of the Social Security Independence and Program Improvements Act, Public Law 103-296, requires SSA to report annually on the extent to which cases of entitlement to monthly OASI, DI and SSI benefits have been reviewed; and the extent to which the cases reviewed were those that involved a high likelihood or probability of fraud.

Entitlement Reviews

Entitlement reviews help ensure that continued monthly payments are correct, even though fraud is not an issue in the vast majority of cases. Cases are selected and reviews undertaken, both prior to and after effectuation of payment, to ensure that development procedures and benefit awards are correct. Listed below are major entitlement reviews conducted by the Agency along with a page reference for further discussion of these reviews.

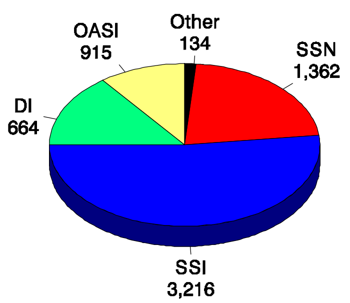
- OASI and SSI quality assurance reviews (page 79)
- Disability quality reviews (page 76)
- SSI redeterminations (page 80)
- CDRs (pages 16 & 79)

Numerous computer matching programs and other payment safeguard activities assist us in finding and correcting erroneous payment actions and in identifying and deterring fraud in our entitlement programs. SSA processed approximately 8 million alerts generated by these activities, resulting in savings of over $5.1 billion in FY 1998.

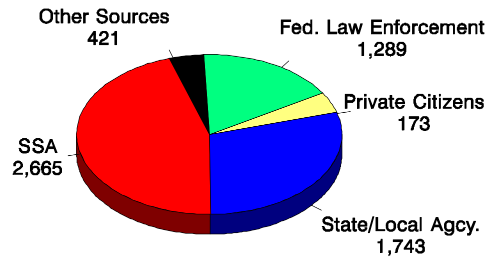
Anti-Fraud Activities

In FY 1998, as part of its fraud detection and prevention program for safeguarding the Agency's assets, SSA worked with our OIG, the U.S. Attorney and other State and local agencies on cases involving fraud and abuse. The following charts summarize OIG's involvement in fraud activities throughout the FY.

Total Fraud Cases by Category
Fiscal Year 1998

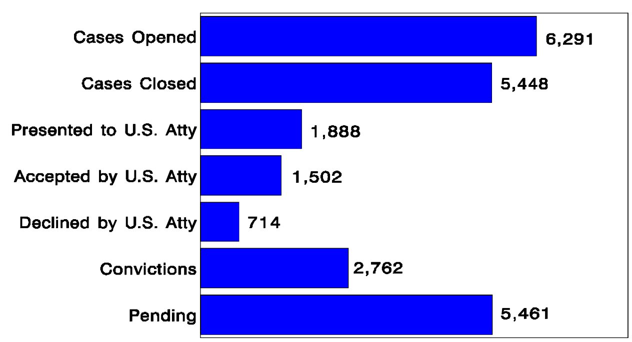


Source of All Fraud Cases Referrals
Fiscal Year 1998



The integrity of SSA's records and payments is maintained through an overall security program which controls access to SSA data bases and refers suspected fraud and abuse cases to OIG for investigation and, if indicated, prosecution by the Department of Justice. Protection of data from security violations continues to remain excellent with 99.9 percent of business transactions occurring without incident.

Disposition of All Fraud Cases
Fiscal Year 1998



SSA is using its authority to impose civil monetary penalties against persons or third parties who make false statements or representations in connection with benefit claims and against those who misuse certain symbols, words and emblems that are related to SSA. This authority targets cases which would not be prosecuted in the past due to the heavy workloads of the U.S. court system. SSA has received civil monetary penalty collections in the amounts of $7,174 and $2,000 in FYs 1998 and 1997, respectively.

Debt Management

SSA is continuously working to improve and expand upon its debt management capabilities. For example, SSA has been working to enhance and strengthen its debt collection operation by adopting the use of debt collection tools authorized by the Domestic Employment Reform Act of 1994 (DERA) and the Debt Collection Improvement Act of 1996 (DCIA). DERA authorized the use of administrative offset, private collection agencies and credit bureau reporting to collect OASDI debts owed by former beneficiaries where the incorrect payment was issued after the debtor turned age 18 and where the incorrect payment has been determined to be uncollectible under regulations. DCIA removed the sunset date which governed SSA's use of the debt collection tools that were contained in DERA. It authorized the use of Federal salary offset and interest charging/indexing with the same restrictions established under DERA. It also allows for administrative wage garnishment to collect delinquent debts.

In 1998, SSA implemented three improvements to SSA's debt collection program: implementation of two new collection tools authorized by DERA, administrative offset and credit bureau reporting, and the expansion of the tax refund offset program (TRO) to include delinquent SSI debtors. Administrative offset was implemented under the provisions of the Treasury Offset Program (TOP) which is a governmentwide matching operation that enables agencies to collect their delinquent debts from Federal payments. Since FY 1997, Treasury has been in the process of integrating TRO into the TOP process, an ongoing monthly operation. During FY 1997, SSA developed the system, policy and procedure to enable the use of TOP in 1998. Currently, SSA is working with Treasury to continue this transition.

In addition, SSA is seeking legislation that will allow the use of the debt collection tools provided by DERA and DCIA to be used for SSI delinquent debtors. Currently, the use of these tools, with the exception of administrative wage garnishment, is precluded by statute.

Lastly, SSA has a material weakness in SSI debt management which was reported to Congress in 1991 under the Federal Managers' Financial Integrity Act. SSA intends to correct the weakness by implementing the SSI 5-year plan. The plan prescribes implementing corrective actions on both reengineering and modernization tracks in concert with initiatives contained in the SSI 5-year plan. This initiative supports the Agency goals and objectives in the Strategic Plan by providing more complete and accurate information, reducing error rates and improving processing times through increased automation.

The collection data shown below and on the following page include all the program debt owed to SSA. Collection data shown in the GPRA Annual Performance Report on page 66 only includes legally defined overpayments, in which beneficiaries have certain due process rights.

FY 1998 Quarterly Data (*In Millions*)

	1st Qtr	**2nd Qtr**	**3rd Qtr**	**4th Qtr**
° Total receivables	$4,928.4	$5,068.6	$5,317.9	$5,727.3
° Total collections	537.3	1,061.0	1,569.0	1,902.3
° Total writeoffs	159.9	289.7	445.3	595.1
° Tax Refund Offset collections	10.7	17.5	22.3	41.0
° Aging schedule of delinquent debt:				
— 180 days or less	$368.0	$372.0	$387.0	$390.7
— 181 to 365 days	174.3	174.9	186.2	170.4
— Longer than 365 days	241.8	243.6	262.6	273.6
— Total delinquent debt	$784.1	$790.5	$835.8	$834.7

SSA's Debt Management Activities

	FY 1994	FY 1995	FY 1996	FY 1997	FY 1998
° Total debt outstanding end of FY (*in millions*)	$4,154.0	$4,543.2	$4,973.8	$5,119.1	$5,727.3
° % of outstanding debt:					
– Delinquent	5.8%	5.8%	6.6%	14.5%	14.6%
– Estimated to be uncollectible	26.1%	26.3%	27.5%	28.0%	29.0%
° New debt as a % of benefit outlays	0.8%	0.7%	0.8%	0.8%	0.8%
° % of debt collected	39.1%	37.8%	35.6%	38.9%	33.2%
° Cost to collect $1	$0.13	$0.13	$0.12	$0.09	$0.11
° % change in collections from prior FY	(2.1%)	5.7%	3.1%	12.4%	(11.9%)
° % change in delinquencies from prior FY	(25.6%)	9.9%	24.5%	125.1%	12.1%
° Debt clearance rate	33.4%	32.1%	30.0%	36.1%	30.1%
° Collections as % of clearances	80.2%	79.2%	79.7%	69.2%	76.2%
° Total writeoffs of debt (*in millions*)	$400.6	$452.2	$450.8	$887.6*	$595.1
° Average number of months to clear receivables:					
– OASI	8	11	11	12	13
– DI	28	27	26	29	29
– SSI	27	29	28	25	23

* Increase due to a January 1997 Commissioner decision to write off $345 million of erroneous and uncollectible title XVI debt.