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Congress of the United States
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August 8, 2016

The Honorable Carolyn W. Colvin
Acting Commissioner
Social Security Administration
6401 Security Boulevard
Baltimore, MD 21235-0001

Dear Acting Commissioner Colvin:

Social Security is a vital earned benefits program that lifts millions of older and disabled Americans from poverty. Particularly for low income beneficiaries, access to account and benefit information is key to dignity, independence, and economic security. That is why I request that Social Security Administration provides an additional method of beneficiary identity verification along with texting to access online “mySocialSecurity” accounts.

In an age of increasing cybercrime, I applaud your commitment to improve information security and protect older and disabled Americans from identity theft and financial fraud. Two-step authentication, the industry standard for digital identity verification, is a vital improvement to the “mySocialSecurity” account system and will increase security and confidence in SSA to protect more than 26 million account holders’ most sensitive information.

Unfortunately, limiting verification to a single means, an access code delivered by text message, will restrict many beneficiaries from accessing their account information on demand. Pew Research Center reported that in 2013, 22 percent of Americans 65 and over do not own a cell phone, and of those who do own a cell phone, only 35 percent send and receive text messages.

Without texting capability, beneficiaries are completely unable to access their online account and must call the Social Security Administration or visit a field office. When combined with reduced operating hours and field office closures, accessing even the most basic information becomes a time-consuming process and will further strain resources for more complicated inquiries.

Two-step authentication should not be limited to a single means of access for security. Already, financial institutions, social media, and other online-based services offer a range of options for verification access code delivery including automated phone calls. Please explore verification methods like an automated phone call that can provide secure access to a greater number of account holders.

Thank you once again for your commitment to protecting the sensitive and identifying information for millions of Americans and your consideration. I look forward to your response.

Sincerely,



Patrick E. Murphy
MEMBER OF CONGRESS