

Silent Tax Book

Verifying the Fiscal Waste Figures at GAO.gov

A step-by-step reader's guide · V6 · figures as of the GAO reports released through April 2026

The Note to Readers promises that every material number in this book can be checked against public sources. This guide keeps that promise for the book's most challenged claim, the third channel's misspent-revenue component: approximately \$3.0 trillion of documented improper payments and approximately \$0.9 trillion of documented duplication since fiscal year 2003, together approximately \$3.9 trillion, roughly eleven percent of the individual income tax collected over the same window. Every figure below comes from the Government Accountability Office (GAO), the federal government's own independent, nonpartisan audit agency, and can be reached in a few minutes from its public website. No account, subscription, or records request is required.

Step 1. Go to the source: Open www.gao.gov in any browser. GAO is the audit arm of Congress; its reports are public by law. The site's search box, at the top of every page, accepts the report numbers given below, so if any page has moved since this guide was written, searching the report number will always find the document.

Step 2. Open the improper-payments topic page: From the home page, choose View Topics and select Fraud & Improper Payments, or go directly to www.gao.gov/fraud-improper-payments. This page carries GAO's standing summary of the problem. As of this writing it states that improper payments have been a government-wide issue for more than twenty years, with estimates since fiscal year 2003 totaling about \$3 trillion. That sentence, on the government's own audit site, is the book's \$3.0 trillion component.

Step 3. Open the annual audit report: In the search box, enter GAO-26-108694, scroll to the report titled Payment Integrity: Agencies' Estimated Improper Payments Increased to \$186 Billion in Fiscal Year 2025, released April 27, 2026. Note three things on its highlights page. First, fifteen agencies reported approximately \$186 billion of improper payments across sixty-four programs in fiscal 2025 alone. Second, the cumulative estimate since fiscal 2003 is about \$3 trillion. Third, GAO's own caveat: the actual amount may be significantly higher, in part because some susceptible programs report no estimate at all. The book's figure is therefore not an advocacy number; it is the auditors' floor.

Step 4. Understand what is deliberately left out: Search GAO fraud estimate to find GAO's 2024 governmentwide fraud analysis, which estimates that the federal government loses between \$233 billion and \$521 billion to fraud every year. Fraud and improper payments overlap but are not the same thing, and because the overlap cannot be cleanly separated, this book does not add the fraud estimate on top of the improper-payment total. The reader verifying the book's arithmetic should know that a defensible larger number exists and was declined.

Step 5. Verify the duplication component: Go to www.gao.gov/duplication-cost-savings, GAO's Duplication and Cost Savings page. Since 2011 GAO has published an annual report on fragmentation, overlap, and duplication in federal programs; the 2025 edition is titled 2025 Annual Report: Opportunities to Reduce Fragmentation, Overlap, and Duplication and Achieve an Additional One Hundred Billion Dollars or More in Future Financial Benefits. The page's Action Tracker documents, item by item, the financial benefits already realized from implemented recommendations, roughly three-quarters of a trillion dollars to date, and the additional identified opportunities not yet acted on. The book's approximately \$0.9 trillion duplication component is assembled from this body of work, with the year-by-year construction documented in the Data Appendix.

Step 6. See the same conclusion from a second angle: GAO's High-Risk List, at www.gao.gov/high-risk-list, is updated at the start of each Congress and names the federal programs most vulnerable to waste, fraud, abuse, and mismanagement. The 2025 edition identified thirty-eight such areas. It is the same institution reaching the same conclusion by a different route, and it is where a skeptical reader can confirm that the condition the book describes is chronic rather than episodic.

Step 7. Reconcile to the book: Add the two components: approximately \$3.0 trillion of cumulative improper payments and approximately \$0.9 trillion of documented duplication give approximately \$3.9 trillion since fiscal 2003. Divide by the approximately \$34.1 trillion of individual income tax collected over the same window, documented in the Data Appendix from Treasury and IRS records, and the result is roughly eleven percent, eleven cents of every income-tax dollar. Both components move each year as GAO publishes new reports; the book's window closes at fiscal 2025, and its Author's Notes state the vintage of every figure.

Step 8. For the second component, change agencies: The third channel's larger component, approximately \$14.0 trillion of spending beyond a sustainable-deficit baseline, is not a GAO figure and is not found on GAO's site. It is computed from the Treasury's official deficit and debt records, freely available at fiscaldata.treasury.gov, with the baseline definition and year-by-year arithmetic documented in the Data Appendix. GAO documents how collected money was misspent; the Treasury's own records document how much spending was never collected at all.

A note on dates and durability. The figures above are as reported in GAO publications released through April 2026, and GAO updates its payment-integrity report each spring. If the reader visits after a new release, the cumulative figures will be larger, not smaller; in the twenty-three years of the record, they have never once gone down. The report numbers cited here, GAO-26-108694 for the fiscal 2025 audit, GAO-25-107753 for fiscal 2024, and GAO-25-107552 on payment-integrity reporting, will remain retrievable through the site's search box permanently, because GAO does not remove its reports.

Scope: this guide is a verification aid for readers of Silent Tax. It describes public government sources and is educational, not financial or political advocacy.