

# Impact of Undetected Marriages on Social Security Administration Payments

## 012317



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Office of Audit Report Summary

### Objective

To determine whether the Social Security Administration (SSA) properly updated payment records to prevent improper payments when individuals changed their name because of marriage.

### Background

Marriage can impact a Supplemental Security Income (SSI) or Old-Age, Survivors, and Disability Insurance (OASDI) beneficiary's payment. We randomly selected 1 of 20 segments from the Supplemental Security Record (SSR) and Master Beneficiary Record (MBR). We identified 3 populations with name changes and sampled 250 individuals based on the methodology described in Appendix B.

1. Sample 1 comprised 100 of 4,382 SSI recipients.
2. Sample 2 comprised 75 of 1,055 SSI recipients with 1 recorded deemor. (SSA "deems" a portion of the income of an ineligible spouse or parent of a minor when it determines an individual's SSI eligibility or payment amount.)
3. Sample 3 comprised 75 of 1,048 OASDI beneficiaries.

Additionally, we obtained a file of 12,226 individuals who had a name change processed through SSA's internet Social Security Number Replacement Card (iSSNRC) application from October 2022 (when SSA rolled this application out in certain states) through July 2023.

### Results

SSA did not always take the necessary manual actions to properly update 38 of the 250 payment records for SSI recipients or OASDI beneficiaries when there was a name change because of marriage. Furthermore, SSA had not taken manual action on 11 SSI recipients or OASDI beneficiaries who changed their name via the iSSNRC application. We estimate SSA improperly paid 16,631 SSI recipients and OASDI beneficiaries approximately \$240.9 million when there was a name change because of marriage. Additionally, SSA paid an estimated \$18.9 million in unpreventable overpayments before the name changes. On average, SSA overpaid the SSI recipients and OASDI beneficiaries \$13,458 over 30.6 months since the date of a name change.

When a person changes their name, SSA systems do not automatically determine whether they are receiving benefits. SSA does not know about a marriage until an individual reports it. Once SSA is informed of an SSI recipient or OASDI beneficiary's marriage, employees must take manual actions to update the payment records. Yet, SSA did not always do this, which led to overpayments. SSA explored the feasibility of using electronic marriage data to determine if OASDI beneficiaries changed their marital status. However, not all states/jurisdictions have a central repository of electronic marriage data, and many do not require, or collect, the marriage applicants' Social Security number.

### Recommendations

1. Review the 10 cases from Sample 1, the 20 cases from Sample 2, and the 8 cases from Sample 3 and take any necessary corrective actions.
2. Review the 11 iSSNRC cases and take any necessary corrective actions.
3. Evaluate the feasibility of implementing an alert system in other applications that flags an employee review of a marriage and action on the SSR or MBR, when applicable.
4. Evaluate the feasibility of obtaining electronic marriage data to match against SSI and OASDI payment records to prevent improper payments.

SSA agreed with Recommendations 1 through 3 and disagreed with Recommendation 4, citing state data limitations.