



# Office of the Inspector General

SOCIAL SECURITY ADMINISTRATION

## MEMORANDUM

**Date:** June 24, 2026

**Refer To:** 032311

**To:** Frank Bisignano  
Commissioner

**From:** Michelle L. Anderson *Michelle L. Anderson*  
Assistant Inspector General for Audit as First Assistant

**Subject:** Beneficiaries Incorrectly Recorded as Deceased

The attached final report presents the Office of Audit's results of the subject engagement. The objective was to determine whether the Social Security Administration complied with its policies for correcting living beneficiaries recorded as deceased from January 2020 through December 2024. We are not making formal recommendations for corrective action, and the Agency can act in response to this information as it deems appropriate.

If you wish to discuss the final report, please call me or have your staff contact Jeffrey Brown, Deputy Assistant Inspector General for Audit.

Attachment

# AUDIT REPORT

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## Objective

Our objective was to determine whether the Social Security Administration (SSA) complied with its policies for correcting living beneficiaries recorded as deceased from January 2020 through December 2024.

## Background

To administer the Old-Age, Survivors, and Disability Insurance and Supplemental Security Income programs, SSA collects death information using the Numident as its official source of death information.<sup>1</sup> SSA records all recipients' deaths in its Death Master File (DMF). As required by law, SSA shares the DMF with other Federal agencies and external entities, which use the DMF to match records and prevent fraud.<sup>2</sup> For Calendar Year 2025, SSA reported it posted 5.6 million deaths to the Numident. Of these, SSA determined 12,504 (.22 percent) were incorrect.

According to a June 2019 Social Security Advisory Board report, a living person who is incorrectly reported as deceased can suffer consequences when a Federal agency takes an action in error.<sup>3</sup> Further, the release of incorrect death reports to the public can pose an even greater threat to Americans' economic lives. The report cited such consequences as bank account closure, denial of credit, difficulty in securing employment, and tax refund delays.<sup>4</sup>

According to SSA policy, the Agency records incorrect deaths on the Numident as follows.

- When a technician makes an administrative error, such as manually inputting a wrong Social Security number or beneficiary identification codes from legitimate death reports.
- When SSA receives erroneous death reports, such as a report from a beneficiary's representative payee or relative, someone acting on the beneficiary's behalf, other government agencies, or financial institutions.

When SSA determines it has recorded a report of death incorrectly, it removes the incorrect death from the Numident (thereby removing it from the DMF) and updates the payment records as appropriate. SSA then provides the affected individual a letter to assist them in explaining the error to outside agencies, medical and social services, creditors, mortgage companies, and medical care providers.

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<sup>1</sup> *Social Security Act*, 42 U.S.C. §§ 401 and 402; *Social Security Act*, 42 U.S.C. § 1382; and SSA, *POMS*, GN 02602.050 A (May 12, 2026).

<sup>2</sup> *Social Security Act*, 42 U.S.C. § 405 (r) as amended by Pub. L. No. 116-260 (2020).

<sup>3</sup> Social Security Advisory Board, *Social Security and the Death Master File*, p. 12 (June 17, 2019).

<sup>4</sup> Social Security Advisory Board, *Social Security and the Death Master File*, pp. 1, 4, and 6 (June 17, 2019).

Before technicians take steps to correct a death record, SSA policy requires that they document on the Evidence Screen (EVID) the following information, as applicable.

- The reason for the incorrect death report and source.
- The documentation that supports the death removal.
- The documentation the individual used to prove their identity.
- The date the employee interviewed the individual face-to-face.

## Scope and Methodology

We identified 24,219 beneficiaries who had at least 1 incorrect death record from January 2020 through December 2024 on the Numident. We reviewed a random sample of 175 beneficiaries to determine whether SSA employees complied with policies and procedures for removing incorrect deaths records. For more information about our scope and methodology, see Appendix A.

## Results of Review

Of 175 beneficiaries we reviewed, SSA complied with its policies when it corrected the files for 95 (54 percent) living beneficiaries recorded as deceased. However, when technicians corrected 78 incorrect deaths (45 percent), they did not document why the deaths were recorded and/or removed on the EVID, as required. Finally, technicians did not update two (1 percent) beneficiaries' payment records to reinstate any benefits, as required.

Of the 78 beneficiaries, 61 did not have the EVID at all. For the remaining 17 beneficiaries, technicians established the EVID but did not include the appropriate information, such as whether the incorrect death records were caused by administrative errors or erroneous death reports.

When technicians do not document on the EVID why they removed deaths from SSA's records, the Agency does not have information to assist employees in responding to beneficiaries' inquiries or addressing future actions on the beneficiaries' records, such as subsequent death reports. SSA also cannot identify trends or root causes for why it recorded living beneficiaries as deceased so it can develop corrective actions to prevent future errors.

Subject-matter experts stated when technicians correct incorrect death reports, they follow the policy regarding *If an Individual Deceased on SSA Records is Alive*. However, this policy does not advise technicians to follow the *Procedure to Correct an Incorrect Death Record*, which instructs technicians to document on the EVID why the death was removed and update payment records. Subject-matter experts informed us, if technicians review the first policy only, they may not know they need to document their finding on the EVID.

## Conclusion

Strengthening guidance and ensuring consistent documentation are essential for SSA to enhance its accountability, transparency, and service to beneficiaries. Therefore, we suggest SSA clarify all policies and procedures related to when and where its employees must document the reasons for death removals and any associated actions taken to remove incorrect death records.

## **Agency Comments**

SSA did not provide comments in response to our draft report.

## APPENDIX A – SCOPE AND METHODOLOGY

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To accomplish our objective, we:

- Reviewed applicable sections of the *Social Security Act*, Code of Federal Regulations, and Social Security Administration (SSA) policies and procedures.
- Reviewed relevant, prior SSA Office of the Inspector General audit and Social Security Advisory Board reports related to incorrect deaths in SSA's records.
- Met with subject-matter experts to gain an understanding of policies and procedures related to death reporting and removing incorrect death records.
- Identified 24,219 beneficiaries who had at least 1 incorrect death record from January 2020 through December 2024 on the Numident.
- Reviewed a random sample of 175 beneficiaries to determine whether SSA employees complied with policies and procedures for removing incorrect deaths records by determining whether SSA employees
  - removed the incorrect death report from the Numident;
  - documented development notes on the Evidence Screen;
  - classified the incorrect death report as an administrative error or erroneous death report;
  - conducted a face-to-face interview and obtained proof of identity as required;
  - updated the Master Beneficiary Record and/or Supplemental Security Record based on verification of the beneficiary's identity; and
  - paid an underpayment, if applicable.

We conducted our review from July 2025 through May 2026. We assessed the reliability of the data provided by tracing random samples of data to source documents, comparing the data obtained from SSA to the prior audit population, and reviewing existing information. We determined the data were sufficiently reliable for the purposes of this report.

The principal entity audited was SSA's Office of Field Operations. We assessed the significance of internal controls necessary to satisfy the audit objective. This included an assessment of the five internal control components: control environment, risk assessment, control activities, information and communication, and monitoring. We also reviewed the principles of internal controls associated with the audit objective. We identified the following components and principles as significant to the audit objective.

- Component 3: Control Activities
  - 11 – Design activities for the information systems
  - 12 – Implement control activities

- Component 5: Monitoring
  - 16 – Perform Monitoring Activities

We conducted this performance audit in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence to provide a reasonable basis for findings and conclusions based on our audit objectives. We believe that the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objectives.