

Cross-referred Social Security Numbers

062308



July 2024

Office of Audit Report Summary

Objectives

To determine the validity of payments issued under cross-referred Social Security numbers (SSN) and whether death information input in one Numident record was also input in cross-referred Numident record(s).

Background

The SSN was originally created to keep an accurate record of each numberholder's earnings. Generally, SSA assigns an individual one SSN during their lifetime, but an individual may legitimately acquire more than one SSN under certain circumstances. When SSA assigns an individual more than one SSN, SSA should cross-refer the Numident records. For benefit purpose, cross-referring ensures the individual will get credit for all earnings reported on all of the SSNs assigned to them.

SSA matches death reports from various sources against its payment records and inputs this information on the Numident. Utilizing this data, SSA compiles a comprehensive file of death information, which we refer to as the full Death Master File (DMF), which it shares, as authorized, with federal benefit-paying agencies to assist with the prevention and detection of fraud.

SSA has cross-referred approximately 10.3 million Numident records to at least 1 other Numident record.

Results

SSA issued improper payments under cross-referred SSNs and did not ensure death information input on a deceased individual's Numident record was also input on the individual's cross-referred Numident records. Our sample reviews identified that SSA:

- Issued improper payments to beneficiaries simultaneously under both cross-referred SSNs. When calculating their benefit payments, SSA erroneously treated each beneficiary as two individuals and paid them more than they were entitled to receive.
- Issued improper payments to beneficiaries whose Numident records were erroneously cross-referred to other individual's records. SSA computed each beneficiary's payments based on the combined earnings of two different individuals and paid them more than they were entitled to receive.
- Issued improper payments to beneficiaries because it did not terminate their benefits after receiving their death information and posting it on their cross-referred Numident records.
- Received and input death information on deceased individuals' Numident records but did not record the death information on their cross-referred records.

This occurred because SSA did not develop system controls to prevent individuals with multiple SSNs from receiving benefits under both of their cross-referred SSNs or ensure death information input on a decedent's Numident record was also input on their cross-referred records. Also, SSA employees erroneously cross-referred two individuals' records and either allowed or forced SSA systems to compute one individual's benefits based on two individuals' combined earnings.

Based on review of randomly selected cases, we estimate SSA issued approximately \$147 million in improper payments to 3,783 beneficiaries and will issue another \$23 million in improper payments over 12 months if these errors are not corrected. We also estimate SSA had death information for more than 2 million deceased individuals that it did not input on the Numident preventing DMF users, that rely on SSA's death information, from knowing the individuals were deceased.

Recommendations

We made 5 recommendations for corrective action. SSA agreed with our recommendations.