Press Release

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Audit Report: SSA Has Opportunities to Potentially Recover an Estimated $106 Million in Overpayments to Deceased Beneficiaries

Nearly half of cases reviewed showed SSA did not follow required recovery procedures after the beneficiaries' deaths

A new audit report from the Social Security Administration (SSA) Office of Inspector General (OIG) found that SSA did not follow its own policies for recovering overpayments from nearly half of a sample of deceased beneficiaries reviewed, potentially leaving over $100 million in taxpayer dollars unrecovered.

The report, *Recovery Efforts for Deceased Beneficiaries' Overpayments* (032406), examined whether SSA employees followed policy for recovering Old-Age, Survivors, and Disability Insurance (OASDI) overpayments made to beneficiaries who later died with outstanding balances.

Key Findings

OIG identified 17,979 adult beneficiaries who died between December 2022 and December 2024 with approximately $240 million in outstanding overpayments. From a random sample of 125 beneficiaries, auditors found SSA followed policy in 66 (53 percent) but did not follow policy in 59 (47 percent). Specifically, SSA did not:

- Attempt recovery from 40 deceased beneficiaries' estates.
- Process pending actions to attempt recovery of 15 deceased beneficiaries' overpayments from individuals who were contingently liable for repayment.
- Withhold lump-sum death payments from the eligible survivors of four beneficiaries to offset overpayments.

OIG referred the sampled cases to SSA for corrective action.

Based on these results, OIG estimates SSA could pursue recovery of approximately $106 million owed by 8,486 deceased beneficiaries by consistently applying its required order of overpayment recovery actions—which include withholding underpayments, withholding lump-sum death payments, withholding the benefits of contingently liable individuals, and pursuing recovery from the deceased beneficiaries' estates.

OIG recommended SSA implement controls to ensure employees consistently follow policy for recovering overpayments from deceased beneficiaries' estates, contingently liable individuals, and lump-sum death payments. SSA agreed to implement OIG's recommendation.

Read the full report here.

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