Office of the Inspector General
SOCIAL SECURITY ADMINISTRATION

MEMORANDUM

Date: September 15, 2026 **Refer To:** 022514

To: Frank Bisignano
Commissioner

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

Subject: Supplemental Security Income Recipients' Vehicle Ownership

The attached final report presents the Office of Audit's results of the subject engagement. The objectives were to determine whether (1) Supplemental Security Income recipients accurately reported vehicle ownership to the Social Security Administration and (2) the Agency properly valued multiple vehicles when recipients reported more than one. 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 T. Brown, Deputy Assistant Inspector General for Audit.

Attachment

Audit Report

Objectives

Our objectives were to determine whether (1) Supplemental Security Income (SSI) recipients accurately reported vehicle ownership to the Social Security Administration (SSA) and (2) the Agency properly valued multiple vehicles when recipients reported more than one.

Background

SSA administers the SSI program to provide monthly payments to people who have limited income and resources and are aged, blind, or disabled.[1] In June 2026, the Agency reportedly issued about $5.8 billion in SSI payments to approximately 7 million recipients.[2]

Because SSI is a needs-based program, SSA considers recipients' resources at the beginning of each month when it determines their eligibility for SSI payments.[3] Individuals with countable resources valued above $2,000, and couples with countable resources valued above $3,000, are not eligible for SSI payments.[4]

SSA policy defines a resource as cash, liquid assets, and real or personal property, including vehicles, recipients could convert to cash to provide for their needs.[5] SSA does not count one vehicle per household as a resource, regardless of value, when an eligible recipient, couple, or a household member uses that vehicle for transportation.[6] SSA generally views additional vehicles as countable resources when it determines SSI eligibility.[7]

SSA relies on recipients to report the vehicles they own, and it does not independently verify vehicle ownership or identify additional vehicles that recipients own but do not report. However, if an employee suspects a recipient owns a vehicle they did not report, the employee may verify state vehicle title and registration information from third parties.[8]

When recipients report they own multiple vehicles, policy requires that SSA employees verify their fair market values and exclude the vehicle with the highest equity value.[9] Employees may obtain vehicle values from a subscription-based online search tool or, if there is no search

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[1] *Social Security Act*, § 1602, 42 U.S.C. § 1381a.

[2] SSA, *SSI Monthly Statistics*, Table 2 (June 2026).

[3] SSA, *POMS*, SI 01110.001 (October 25, 1990).

[4] SSA, *POMS*, SI 01110.003 (December 17, 2024).

[5] SSA, *POMS*, SI 01110.100, B.1 and C.2 (June 20, 2024).

[6] SSA, *POMS*, SI 01130.200, C.1 (December 11, 2025).

[7] SSA, *POMS*, SI 01130.200, C.2 (December 11, 2025).

[8] SSA, *POMS*, SI 00601.080, B.2 (July 22, 2026).

[9] SSA, *POMS*, SI 01130.200, C.2 (December 11, 2025).

available, they may contact a knowledgeable source, such as a vehicle dealership or insurance company.[10]

SSA relies on recipients to report changes in their vehicle ownership.[11] If recipients do not report to SSA that they have acquired a vehicle, the total value of their resources may exceed the SSI limit without SSA's knowledge.[12] As a result, they may continue receiving SSI payments even though they are no longer eligible.[13] If this happens, they may have to pay back overpayments, have penalties deducted from their SSI payments, or lose SSI eligibility.[14]

Scope and Methodology

The Supplemental Security Record (SSR) is divided into 20 equal Social Security number (SSN) segments based on the last 2 digits of the SSN. One SSN segment of the SSR represents 5 percent of the total population of SSI recipient records. Because each segment contains similar characteristics, the characteristics of 1 segment represent all 20 segments.

Using data from 1 segment of the SSR, we identified 7,137 SSI recipients over age 18 who had affirmed the number of vehicles they owned for any time between January 2023 and September 2025. We then divided these recipients into the following three populations and reviewed a total of 208 individuals from these populations.

Table 1: Recipients We Included in the Scope of Our Review

Populations	Number of Recipients	Recipients We Reviewed
Recipients who reported owning no vehicles	6,661	100
Recipients who reported owning one vehicle	428	60
Recipients who reported owning at least two vehicles at the same time	48	48
Total	**7,137**	**208**

We reviewed title and registration information in public records we obtained from a third-party vendor to determine whether the individuals appeared to own vehicles that they did not report.[15] For the recipients who reported owning more than one vehicle at the same time, we determined whether SSA employees properly valued the reported vehicles by using the same subscription-based valuation tool available to Agency employees. For more information about our scope and methodology, see Appendix A. For details on our sampling methodology and results, see Appendix B.

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[10] SSA, *POMS*, SI 01130.200, G.2, G.3, G.4.b, and G.6 (December 11, 2025).

[11] SSA, *POMS*, SI 02301.005, A, B.2, and B.3 (March 11, 2026).

[12] SSA, *POMS*, SI 02301.005 (March 11, 2026).

[13] SSA, *POMS*, SI 02301.005, D.2 (March 11, 2026).

[14] SSA, *POMS*, SI 02301.005, D.2 (March 11, 2026).

[15] We relied on vehicle title and registration information in a commercial public records database. We did not independently confirm that the recipients, in fact, owned the vehicles.

Results of Review

Accuracy of Reported Vehicle Ownership

Of the 208 recipients we reviewed, 154 (74 percent) accurately reported their vehicle ownership to SSA. However, public records from a third-party vendor indicated 54 (26 percent) recipients owned vehicles they did not report.

- Eighteen owned one unreported vehicle that they did not accurately report. However, because it was their only vehicle, it was not a countable resource. Therefore, the unreported vehicle did not affect the recipients' eligibility or payment amounts.
- Thirty-six owned more than one vehicle that they did not accurately report. Because SSA relied on vehicle information recipients reported, and its policy did not require that employees independently verify vehicle ownership, the Agency did not identify the additional vehicles and did not count them as resources. As a result, 8 of the 36 recipients' total countable resources exceeded applicable limits, making them ineligible for $40,474 in SSI payments SSA had paid them.

Example 1. An SSI recipient reported they acquired a vehicle in August 2019. Public records from a third-party vendor showed the recipient owned additional vehicles from October 2024 through September 2025. During that period, the combined value of all countable vehicles exceeded the $2,000 resource limit. As a result, the recipient was ineligible for $11,532 SSA paid them from October 2024 through September 2025.

We identified the recipients' vehicle ownership using vehicle title and registration records from a third-party vendor and did not contact the recipients to confirm the accuracy of the vehicle ownership information. We informed SSA staff of the eight recipients so they could review and determine the appropriate corrective action, including contacting the individuals to verify their vehicle ownership.

Based on our results, we estimate SSA overpaid about 660 recipients approximately $435,000 because the recipients inaccurately reported owning vehicles and the values of those vehicles caused them to be ineligible for SSI payments.

Accuracy of Vehicles' Fair Market Values

Of the 48 recipients who reported owning at least 2 vehicles at the same time, SSA employees did not follow policy and determine the fair market values of the vehicles 24 recipients owned. Instead, employees accepted the reported vehicle values without properly considering equity value or using the online vehicle valuation tool policy requires them to use. The inaccurately valued vehicles caused 2 of the 24 recipients' total countable resources to exceed applicable limits, which resulted in them being ineligible for the $24,618 in SSI payments SSA paid them.

Example 2. According to SSA records, an SSI recipient owned Vehicle A from January 2023 through October 2024 and Vehicle B beginning October 2024, which indicated the recipient owned multiple vehicles throughout October 2024. The SSA employee properly verified the value of Vehicle B; however, the employee used the value the recipient alleged for Vehicle A. Per policy, the employee should have verified the values of both vehicles.[16] According to the online valuation search tool, Vehicle A's value was higher than the value the recipient alleged, which caused the recipient's resources to be over the SSI resource limit in October 2024. As a result, the recipient was ineligible for the $943 SSA paid them in October 2024.

We could not determine why SSA employees did not accurately value the vehicles these two recipients owned. We informed SSA staff of these two recipients so they could review and take appropriate corrective action.

CONCLUSION

Given that the issues we identified did not affect SSI eligibility and associated payments in 198 (95 percent) of the 208 cases we reviewed, we are not making any formal recommendation for corrective action. At its discretion, SSA management should consider whether it is cost-beneficial to strengthen its controls to ensure that, in the future, SSI resource determinations accurately reflect the vehicles recipients own and SSA employees properly value vehicles.

AGENCY COMMENTS

SSA did not provide formal comments in response to our draft report. (SSA provided technical comments, which we incorporated into this final report, as appropriate.)

[16] SSA, *POMS*, SI 01130.200, E.1.c (December 11, 2025).

Appendix A – Scope and Methodology

To accomplish our objectives, we:

- Reviewed applicable Federal laws and regulations as well as sections of the *Social Security Act* and the Social Security Administration's (SSA) *Program Operations Manual System*.
- Reviewed SSA's policies, procedures, and risk assessments as well as interviewed subject-matter experts regarding Supplemental Security Income (SSI) recipients reporting vehicles and SSA employees valuing multiple vehicles.
- Identified 7,137 SSI recipients over age 18 who had affirmed the number of vehicles they owned for any time between January 2023 and September 2025 using data from 1 Social Security number segment of the Modernized Supplemental Security Income Claims System and Supplemental Security Income Record.[1] We identified three populations.

Table A–1: Recipients We Included in the Scope of Our Review

Population	Number of Recipients	Recipients We Reviewed
Recipients who reported owning no vehicles	6,661	100
Recipients who reported owning one vehicle	428	60
Recipients who reported owning at least two vehicles at the same time	48	48
Total	**7,137**	**208**

- Reviewed 208 selected recipients from the 3 populations.
  - To address our first objective, for each recipient we did the following.
    - Obtained vehicle title and registration records.[2]
    - Verified the names and identifying information in the records we obtained matched the corresponding recipients. We did not contact recipients to confirm the vehicles they owned during the review period.
    - Determined whether recipients inaccurately reported vehicle ownership by comparing information in SSA's records to title and registration information we obtained.

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[1] A segment represents 1/20 of all recipients who met these criteria.

[2] We used a database maintained by a third-party vendor that obtained vehicle title and registration data at least twice a month from 34 states and the District of Columbia. We excluded recipients from the other 16 states because those states did not report motor vehicle information to the commercial public records database we used in our review.

    - Documented findings when the recipients' resources exceeded the SSI resource limits and estimated overpayments (see Appendix B for more details on our sampling methodology and results).

  - To address our second objective, for the population of 48 recipients we

    - determined whether SSA employees verified the value of vehicles and assessed their value if they were unverified by using the same subscription-based valuation tool available to Agency employees.

    - documented findings when the recipient exceeded the SSI resource limit in any month during our review period and estimated overpayments.

- Analyzed the cause of errors for overpaid recipients.

We conducted our review from December 2025 through August 2026. We assessed the reliability of the data provided by identifying duplicate, invalid, and missing records; tracing a sample of data to source documents; and testing for values outside a designated range. We determined the data were sufficiently reliable for the purposes of this report.

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

- Component 2 - Risk Assessment

  - Principle 7 - Identify, Analyze, and Respond to Risks

  - Principle 8 - Assess Fraud, Improper Payment, and Information Security Risk

- Component 3 - Control Activities

  - Principle 10 - Design Control 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 our 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.

Appendix B – SAMPLING METHODOLOGY AND RESULTS

We established three populations as detailed in Appendix A. To conduct this review, we used a simple random sample statistical approach for Populations 1 and 2. This is a standard statistical approach used for creating a sample from an audit population completely at random. Each sample item had an equal chance of selection, and the selection of one item had no impact on the selection of other items. This guaranteed that we chose a sample that represented the audit population, absent human biases, and ensured statistically valid conclusions of, and projections to, the entire audit population under review. Our sampling approach for this review ensures the reported projections are statistically sound and defensible.

Of the 208 recipients we reviewed across 3 populations, 8 inaccurately reported the details of their vehicle ownership to SSA, resulting in total countable resources that exceeded applicable limits. Of these eight recipients, four were from Population 2 and the remaining four were from Population 3 (see Table B–1).

Table B–1: Population Sample and Errors

Population	Recipients We Sampled	Number of Errors
Recipients who reported owning no vehicles	100	0
Recipients who reported owning one vehicle	60	4
Recipients who reported owning at least two vehicles at the same time	48	4
Total	**208**	**8**

The four recipients in Population 2 who did not accurately report vehicle ownership resulted in a total of $19,711 in SSI overpayments. Projecting these results to the population, we estimate 29 recipients did not accurately report vehicle ownership. Because this population represented 1 of 20 segments, we multiplied the projected amount by 20 and estimate that approximately 580 recipients across all 20 segments did not accurately report vehicle ownership (see Table B-2).

Table B–2: Population 2 – Sample Results

Results	Number of Recipients	Improper Payments
Sample Results	4	$19,711 [1]
Projected Point Estimate	29	n/a
Projection-Lower Limit	11	n/a
Projection-Upper Limit	60	n/a
Estimate over 20 Segments (Point Estimate x 20)	580	n/a
Note: All statistical projections are at the 90-percent confidence level.		

[1] We did not project the overpayments to the total population.

The four recipients in Population 3 who did not accurately report vehicle ownership resulted in a total of $20,763 in SSI overpayments. Because this Population represented all recipients from 1 of 20 segments, we multiplied our results by 20 to estimate that SSA paid approximately $415,000 to about 80 recipients who inaccurately reported vehicle ownership, which affected their SSI eligibility (see Table B–3).

Table B–3: Population 3 – Sample Results

Results	Number of Recipients	Improper Payments
Sample Results	4	$20,763
Estimate over 20 Segments	80	$415,260

In total, we estimate SSA paid approximately $435,000 to about 660 recipients who inaccurately reported vehicle ownership, which affected their SSI eligibility (see Table B–4).

Table B–4: Estimated Recipients and Improper Payments

Population	Number of Recipients	Improper Payments
Recipients who reported owning no vehicles	0	$0
Recipients who reported owning one vehicle	580	$19,711
Recipients who reported owning at least two vehicles at the same time	80	$415,260
Total	660	$434,971