Press Release

FOR IMMEDIATE RELEASE
September 24, 2026

https://oig.ssa.gov
Media Inquiries: oig.press@ssa.gov

Audit Finds Most SSI Vehicle Reports Accurate, but Resource Errors Led to Improper Payments

The Social Security Administration's (SSA) Office of the Inspector General (OIG) released a report examining whether Supplemental Security Income (SSI) recipients accurately reported their vehicle ownership and whether SSA employees properly valued multiple vehicles when recipients reported owning more than one vehicle.

The SSI program provides monthly cash assistance to people who are aged, blind, or disabled and have limited income and resources. In June 2026, SSA reportedly issued about $5.8 billion in SSI payments to approximately seven million recipients.

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. Individuals with countable resources valued above $2,000, and couples with countable resources valued above $3,000, are not eligible for SSI payments.

SSA policy defines a resource as cash, liquid assets, and real or personal property, including vehicles. SSA does not count one vehicle per household as a resource when used for transportation. SSA generally views additional vehicles as countable resources when it determines SSI eligibility. 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 SSA employee suspects a recipient owns a vehicle they did not report, they may verify state vehicle title and registration information from third parties. When recipients report they own multiple vehicles, policy requires SSA employees verify their fair market values and exclude the vehicle with the highest equity value. Employees may obtain vehicle values from a subscription-based online search tool or, if there is no search available, they may contact a knowledgeable source, such as a vehicle dealership or insurance company.

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

The report, *Supplemental Security Income Recipients' Vehicle Ownership* (022514), analyzed records from 7,137 SSI recipients and examined 208 cases across three groups: recipients who reported (1) no vehicles, (2) one vehicle, or (3) multiple vehicles. The audit assessed whether vehicle ownership was accurately reported and whether vehicle valuations complied with SSA policy, which requires employees to verify fair market value when a recipient owns more than one vehicle.

Key findings include:

- Of the 208 cases reviewed, 154 recipients (74 percent) accurately reported their vehicle ownership.
- Public records showed 54 recipients (26 percent) owned vehicles they did not report.
- Thirty-six recipients owned more than one unreported vehicle. In eight of those cases, the value of the additional vehicles placed the individuals over SSI resource limits, resulting in $40,474 in improper SSI payments.

Based on the findings related to recipients' reporting of vehicle ownership, the OIG estimates that, across the full SSI population, approximately 660 recipients were improperly paid about $435,000 because they did not accurately report their vehicle ownership.

Separately, the review found that SSA employees did not properly verify vehicle values in 24 of the 48 applicable cases reviewed. Inaccurate valuations in two cases resulted in $24,618 in improper payments.

The report notes that 95 percent of cases reviewed did not show errors that affected SSI eligibility or payments. As a result, OIG did not make formal recommendations to SSA. However, the Agency may consider whether strengthening controls related to vehicle reporting and valuation would be cost-beneficial.

SSA did not provide formal written comments on the draft report, but technical suggestions provided by the Agency were incorporated where appropriate.

Read the full report here.

###

Members of the press may make inquiries to Social Security OIG at oig.press@ssa.gov.
Connect with us on social media: Facebook | Instagram | LinkedIn | X | YouTube