



# Office of the Inspector General

SOCIAL SECURITY ADMINISTRATION

## MEMORANDUM

**Date:** September 16, 2025

**Refer To:** 022402

**To:** Frank Bisignano  
Commissioner

**From:** Michelle L. Anderson *Michelle L. Anderson*  
Acting Inspector General

**Subject:** Match of New York State Death Information Against Social Security Administration Records

This memorandum presents the results of our match of New York State death reports against Social Security Administration (SSA) payment records. The objective was to determine whether SSA issued payments to beneficiaries who were deceased according to New York State's vital statistics records.

## Background

SSA administers the Old-Age, Survivors, and Disability Insurance and Supplemental Security Income programs. Under these programs, payments should terminate when the beneficiary dies.<sup>1</sup>

To identify and prevent payments after death, the *Social Security Act* requires that SSA establish a program under which states can voluntarily contract with SSA to provide it death data to match against its records.<sup>2</sup> Accordingly, SSA and the states developed the Electronic Death Registration (EDR) process to improve the accuracy and timeliness of death information. Through EDR, states electronically submit death reports to SSA, and SSA verifies the Social Security numbers online and in real-time.<sup>3</sup> If the decedent's data match SSA records, SSA posts the death information to the Numident (an SSA database that stores personally identifiable information for all Social Security numberholders) and terminates payments to the deceased beneficiary. In addition to EDR, SSA receives death information from other sources, such as family members and funeral directors.

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<sup>1</sup> 20 C.F.R. §§ 404.311(b), 404.316(b)(1), and 416.1334.

<sup>2</sup> *Social Security Act* § 205, 42 U.S.C. § 405(r)(1).

<sup>3</sup> EDR is the process SSA and the states use to ensure accurate and timely death information. This is different than the Internet Electronic Death Registration, a web-based application designed to allow a state's bureau of vital statistics to verify a decedent's Social Security number using the internet.

We obtained New York death data that contained the personally identifiable information of approximately 1.5 million individuals the state recorded as deceased from January 2008 through December 2023. We processed the data through SSA's Enumeration Verification System (EVS) and against SSA's payment records.<sup>4</sup>

New York State's vital records has death records for all of New York State except New York City. We previously issued a report of beneficiaries who were in New York City's death records.<sup>5</sup>

## Results

We identified 829 beneficiaries who were in current or suspended payment status as of July 2025 and whose personally identifiable information matched that of deceased individuals in the New York death data. We estimate SSA issued these beneficiaries approximately \$33 million in payments after their deaths.<sup>6</sup> Identifying and correcting these discrepancies would prevent approximately \$8 million in additional payments after death over 12 months.<sup>7</sup> Examples follow.

- A retirement beneficiary died in March 2020. SSA's records did not contain a date of death and therefore benefit payments continued. SSA issued approximately \$167,392 in payments after death, and, as of July 2025, the beneficiary was still in current pay.
- A disability beneficiary died in November 2019. SSA's records did not contain a date of death and therefore benefit payments continued. SSA issued approximately \$84,691 in payments after death before it suspended the payments in June 2024.
- A disability beneficiary who was concurrently receiving benefits under the Old-Age, Survivors, and Disability Insurance and Supplemental Security Income programs died in May 2019. SSA's records did not contain a date of death and therefore benefit payments continued. SSA issued about \$65,767 in payments after death, and, as of July 2025, the beneficiary was still in current pay.

We did not determine why the death information was not in SSA records or whether the state had previously reported the deaths to SSA. However, SSA rejects EDR reports that do not pass its formatting and identification tests to prevent posting erroneous death data to its records. We issued a separate report that assessed whether SSA appropriately rejected state death reports.<sup>8</sup> We excluded from this review the population covered in that report.

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<sup>4</sup> The EVS verifies that the Social Security number, name, and date of birth submitted match SSA's records. The EVS verifies SSNs for employers, Federal and state agencies, and private businesses.

<sup>5</sup> SSA, OIG, *Match of New York City Death Information Against Social Security Administration Records*, 022333 (December 2024).

<sup>6</sup> The calculated amount is based on payments after death SSA issued through the month of suspension, termination, or through July 2025 for current pay beneficiaries.

<sup>7</sup> The calculated amount is based on payments SSA issued to each beneficiary in July 2025 multiplied by 12 months.

<sup>8</sup> SSA, OIG, *Rejection of State Death Reports*, 042304 (March 2025).

## **Requested Action**

After the OIG has completed a review of the 829 identified cases, we will refer these cases, as appropriate, to SSA for review. SSA's review would involve obtaining a death certificate or a statement from a funeral director or obtaining a death report from a relative of the decedent.<sup>9</sup> If SSA confirms the beneficiary is deceased, it should terminate benefits and initiate recovery of improper payments.

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

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<sup>9</sup> SSA, *POMS*, GN 02602.050 (September 5, 2024).