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Getting Social Security Right: Tackling Billions in Waste and Errors



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Social Security gets more than 99% of its retirement and disability insurance payments right. But when you're distributing more than a trillion dollars a year, even a fraction of a percent in mistakes can add up to billions. Between 2015 and 2022, the Social Security

Administration (SSA) made an estimated $72 billion in improper payments across its programs—mostly from errors, not fraud.

With Social Security approaching insolvency in 2032, Washington is headed for a consequential debate over how to secure its future. Much of that debate will focus on difficult choices surrounding taxes and benefits. But protecting Social Security also means ensuring the program works as intended: that benefits reach the people who deserve them, taxpayers' dollars aren't wasted, and administrative mistakes don't leave Americans paying the price.

The good news is that there are proven ways to strengthen what's known as *program integrity*. Better oversight, modernized systems, and targeted reviews can prevent costly errors, combat fraud, and protect beneficiaries. The challenges are especially acute in Disability Insurance (DI) and Supplemental Security Income (SSI), where complicated eligibility rules and changing circumstances create more opportunities for mistakes. Improving program integrity won't solve Social Security's solvency crisis. But it is an essential part of protecting a program Americans depend on—and making every dollar count.

This report is part of a program-by-program series examining program integrity issues throughout the federal budget—efforts to reduce waste and fraud and ensure government programs work. For more information, visit our series page here.

Fast Facts: Social Security & Program Integrity

Different Programs, Different Error Rates: The three programs overseen by the Social Security Administration (SSA)—Old-Age and Survivors Insurance (OASI), Disability Insurance (DI), and Supplemental Security Income (SSI)—have significantly different rates of improper payments.

- OASI had an exceptionally low improper payment rate of 0.13% in FY 2024 but still accounted for about $1.7 billion in improper payments because the program (often known as traditional Social Security) paid out roughly $1.287 trillion in benefits.[1]
- Disability Insurance had a higher, but still modest, improper payment rate of 1.63% in FY 2024, totaling about $2.33 billion out of $143 billion in payments.[2]

- SSI is the clear outlier: 11.58% of its payments were improper in FY 2024, totaling $7.3 billion.[3] Unlike the other two programs, SSI is based on financial need, with eligibility and payment amounts depending on factors such as income, assets, and living arrangements—all of which can change over time. That complexity creates more opportunities for errors.[4]

Billions Invested in Getting Payments Right: Congress provided $2.397 billion for program integrity funding in FY 2026 to prevent and correct improper payments, up from $1.903 billion in FY 2025.[5] These funds support reviews of disability eligibility, checks on whether recipients still qualify for benefits, fraud investigations, and prosecutions.[6]

Small Error Rates, But Big Dollars: SSA estimates that it made about $72 billion in improper payments, mostly in overpayments, from FY 2015 to FY 2022—less than 1% of the total payments issued during that period.[7] By the end of FY 2023, $23 billion in overpayments from that period had yet to be recovered.[8] The enormous scale of SSA's programs means that even small error rates can add up to billions of dollars.

Most Mistakes Aren't Fraud: Improper payments consist of both paying beneficiaries too much and paying them too little. They can result from reporting errors or agency mistakes in benefit calculations.[9] Most SSA improper payments stem from reporting delays, changes in beneficiaries' circumstances, or administrative errors—not documented fraud.[10]

Fraud Still Happens: Although most improper payments are mistakes, deliberate fraud remains a problem. Examples include concealing the death of beneficiaries, misrepresenting a disability, identity theft, and embezzlement by representative payees (individuals authorized to manage payments on behalf of beneficiaries).[11]

How Social Security Is Already Fighting Waste & Fraud

Current Social Security oversight includes dedicated funding for program integrity, as well as investigative and legal authorities. Of the $2.4 billion appropriated to the Social Security Administration in FY 2026 for program integrity, $2.1 billion comes through the special discretionary program integrity fund (previously known as a discretionary

spending cap adjustment), while $273 million comes through base funding. This represents a 26% increase in total program integrity funding from FY 2025.[12]

The special fund covers two main activities within the Social Security Disability Insurance and Supplemental Security Income programs and helps protect this funding from competing priorities in the annual budget process.[13] The first activity, continuing disability reviews, consists of periodic medical evaluations to determine whether beneficiaries still qualify for benefits.[14] The second activity, SSI redeterminations and data matching, focuses on nonmedical factors like income and resources that can affect eligibility and benefit levels.[15]

Both Biden and Trump administration budgets in recent years have supported these efforts. And they deliver substantial returns. According to the most recent data, continuing disability reviews are expected to generate about $9 in net savings over 10 years for every $1 spent, while redeterminations are expected to generate about $4 in net savings over the same period for every $1 spent.[16]

The SSA Office of Inspector General also plays a key role in combating fraud. Its cooperative disability investigations program generated a return of $16 for every $1 spent in FY 2025.[17] SSA OIG investigations resulted in 566 criminal convictions and more than $332 million in financial recoveries and savings in FY 2025, including restitution, recoveries, settlements, judgments, fines, civil and administrative actions, and estimated savings.[18]

Better technology could further strengthen efforts to prevent errors and combat fraud, including improved detection of suspicious telephone claims, more effective data matching, and preliminary uses of artificial intelligence in disability case processing.[19] The SSA OIG has identified numerous recommendations that remain unimplemented, including expanding data sharing with state agencies and financial institutions to verify beneficiaries' income and assets, automating benefit calculations to reduce human error, improving the processing of IRS income alerts, and modernizing systems for recovering overpayments and correcting underpayments.[20] These improvements, however, require sufficient staff to process claims accurately and implement new technologies—a capacity that the Department of Government Efficiency's (DOGE) cuts and disruptions at SSA have undermined.[21]

Where Social Security's Program Integrity Risks Are Concentrated

Old-Age and Survivors Insurance

Social Security's Old-Age and Survivors Insurance (OASI) is a big program with a small error rate, but even a tiny error rate produces meaningful dollar amounts lost to improper payments. The biggest challenges are administrative rather than fraud-driven, particularly in staffing, customer service, and data management.[22]

Between FY 2020 and FY 2024, the principal causes of OASI improper payments were errors involving family relationships and dependents, benefit calculations, and earnings histories.[23] A September 2026 OIG audit found problems with 46% of sampled Old-Age, Survivors, and Disability Insurance (OASDI) overpayment notices and estimated that employees had incorrectly processed more than 469,000 notices in FY 2023. Some beneficiaries waited more than 900 days for explanations of their overpayments.[24]

Errors in verifying beneficiary deaths have also led to improper payments. SSA uses its Death Information Processing System to verify reported deaths before stopping benefits. From November 2018 to October 2022, SSA rejected 1.4 million (11%) of the submitted death reports, 702,000 of which contained valid death data but did not pass verification checks.[25] This resulted in $327 million in payments continuing to deceased beneficiaries.[26]

Disability Insurance

Within Social Security Disability Insurance, beneficiaries' return to work creates administrative complexity. Major causes of improper payments include earnings above allowable limits, workers' compensation and other public disability benefits, and calculation errors.[27]

Changes in wages are a leading cause of improper payments in the DI and Supplemental Security Income (SSI) programs because both depend on beneficiaries reporting changes in employment and wages. SSA has implemented the Payroll Information

Exchange to obtain wage information directly from payroll providers.[28] But wage data alone isn't enough to determine whether someone remains eligible for benefits. SSA has to conduct a work continuing disability review and apply the various return-to-work provisions in the Social Security Act, a process which the OIG describes as "complex and time-consuming."[29]

Some DI improper payments arise from delays in receiving information rather than intentional misconduct.[30] SSA has limited access to real-time data and instead depends on beneficiaries, representative payees, or family members to report changes, as well as information from other data sources.[31]

Supplemental Security Income

SSI has the highest improper payment rate of the three programs, largely because of its complicated financial eligibility rules. Errors in beneficiaries' self-reported data, whether intentional or not, account for the majority of erroneous payments: 85% for SSI, compared with 72% for OASDI.[32]

SSA has to recalculate eligibility and payment amounts based on changes in income, resources, living arrangements, and other circumstances, generally on a monthly basis. A payment can even have been correct when issued but later become improper because a beneficiary's circumstances changed during the month.[33]

Overpayments can result when income differs from estimates, living arrangements change, marital status changes, resources exceed the limit, disability status changes, information isn't reported promptly, or SSA uses incorrect or incomplete information to calculate benefits.[34] A 2025 SSA OIG analysis found that 85% of SSI overpayments from FY 2020 through FY 2023 were caused by recipients not promptly reporting information affecting their benefits.[35]

Conclusion

Social Security faces enormous financial challenges. With the program approaching insolvency in 2032, Congress will soon confront difficult choices about taxes, benefits,

and how to secure its future. Improving program integrity won't come close to solving that crisis. But that doesn't make it any less important.

Americans deserve a Social Security system that gets payments right, protects taxpayers from waste and fraud, and doesn't punish beneficiaries for bureaucratic mistakes. The good news is that many of the solutions are already within reach. Strengthening oversight, modernizing outdated systems, and investing in proven program integrity efforts can save billions while making the program work better for the people who depend on it.

Fixing Social Security's finances and improving how the program operates are two different challenges. Congress needs to tackle both.

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