

Social Security Fact Check

Co-Presidents Musk and Trump are breaking Social Security from within to rob you of the benefits you worked so hard to earn. Let's stand together and tell them Hands Off!

Claim: “Social Security allows rampant and widespread fraud to go unchecked.”

Totally False.

In audit after audit for the last twenty years, Social Security's error rate (improper payments and fraud combined) is on average 1%.

- See the 2025 Office of the Inspector General Report on overpayments [here](#).

Claim: “Social Security is wasteful and inefficient.”

Totally False.

Social Security is the most efficient insurance company in the free world operating on a ratio of less than 1% compared to annual benefits paid. By the same comparison, Allstate Insurance Company operates at 19% overhead to benefits paid; Liberty Mutual operates at 23% overhead.

- See:
 - The 2024 Social Security Administration [hearing](#) with the House Committee on Appropriations.
 - The Social Security Commissioner's 2024 [statement](#) for the record.
 - The graph comparing SSA operating costs with those of insurance companies on slide 3 [here](#).

Claim: “The federal hiring ratchet only turns one way so staffing at Social Security has gone up, up, up.”

Totally False.

Even before Elon Musk began his mass firings and pay to leave incentives, House Republicans had reduced Social Security to a 50 year low in staff even as its beneficiary customers climb every day to a new all-time high.

- See staffing number graphs on slides 1 and 2 [here](#).

Claim: “30 million dead people — some as old as 150 or 300 years — are still being paid benefits.”

Totally False.

Audit after audit for years has found no evidence of this widespread zombie theft ring whatsoever. In fact, because of contracts with the fifty states and territories, Social Security is automatically and immediately notified of every recorded death in America. There is an additional automatic flag that goes up if a person's record stops billing for Medicare.

- See:
 - The 2024 Office of the Inspector General Report on Preventing, Detecting, and Recovering Improper Payments [here](#).
 - The New York Times’ story [“Millions of Dead People on Social Security? The Agency’s Own Data Says Otherwise.”](#)
 - The Washington Post’s story [“Why DOGE is struggling to find fraud in Social Security.”](#)

Claim: “40% of all calls to SSA are fraudsters who steal your direct deposit and they do it all day, every day, and no one does anything about it.”

Totally False.

8 million people call SSA’s 1-800# every month. Only 1 in every 3,100 calls is a successful fraud attempt. [That’s .03% not 40%]. Four other attempted fraud calls are thwarted for every one that succeeds. This type of fraud is typically caught the first time a beneficiary sees that their monthly deposit did not make it to their account.

- See [“DOGE went looking for phone fraud at SSA — and found almost none”](#) in Government Executive.

Claim: “Illegal Immigrants are bankrupting the Social Security system and stealing your money.”

Totally False.

Illegal immigrants are prohibited by law from receiving any Social Security benefits. But they do contribute over \$25 billion a year for the rest of us that they will never ever see.

- See:
 - [“Tax Payments by Undocumented Immigrants”](#) from the Institute on Taxation and Economic Policy.
 - CNN’s [“Undocumented immigrants contribute more to Social Security than they receive in benefits”](#).

Claim: “5 million illegal immigrants were illegally given Social Security numbers by the Biden Administration so they could vote for Democrats.”

Totally False.

5 million non-citizens lawfully emigrated to the US over the last four years. Upon lawful entry, Social Security is required to issue every one of them a Social Security number valid only for work. The electronic notification from US Customs and Immigration Service to Social Security was a process that began under the first Trump Administration in 2017.

- See:
 - [“Musk floats falsehoods about Social Security, immigrants as DOGE seeks changes”](#) in the Washington Post.
 - The Social Security [site](#) explaining Enumeration-Beyond-Entry.

Claim: “...5 million illegal immigrants who were illegally given Social Security numbers by the Biden Administration so they could vote for Democrats, also had all of their settings in the SSA computer system set ‘maximum benefits and maximum inclusion.’”

Totally False.

There is no automatic button in any part of any computer system in the Social Security administration of the United States, called “maximum benefits” or “full inclusion”. Nor is there, an automatic button by any other name, that effectuates maximum benefits upon entry, or effectuate maximum inclusion (whatever that’s supposed to mean or foment.)

Claim: “Social Security is a Ponzi Scheme.”

Totally False.

No ponzi or pyramid scheme in the history of human civilization ever lasted 90 years. Social Security is a pay-as-you-go program. Year in and year out for decades. Social Security has received a clean financial audit. Social Security has never missed a benefit in 90 years. This is the way it works. Last year workers in the U.S. paid \$1.3 trillion to Social Security. Social Security then paid out that same year \$1.4 trillion in benefits. And in order to cover the difference, Social Security transferred the difference from a very intentionally built up \$2.7 trillion reserve surplus. The surplus has been built up since 1982 to cover the retirement years of the demographics bubble, known as, “the baby boomers.”

- See the [Social Security 2024 Annual Report of the Board of Trustees](#).

Claim: “Social Security is going bankrupt.”

Totally False.

Social Security is not going bankrupt. Social Security is a pay-as-you-go program, and the only government program that carries a large surplus reserve — currently standing at \$2.6 trillion dollars. However, forecasts now indicate that the surplus will be depleted by 2034 if Congress fails to act.

This 2034 shortfall is a totally solvable problem — scrap the Social Security earnings cap. Right now, we all pay into the program, but the Social Security tax is only applied to the first \$176,100 earned each year. That means a family with an income of \$170,000 pays around \$10,000 into Social Security through their payroll taxes. But a billionaire like Elon Musk also only pays \$10,000 into Social Security. This is unfair and unjust. To prevent the depletion of Social Security’s

reserves, earnings caps on people like Donald Trump and Elon Musk must be scrapped.

- See:

- The [Social Security 2025 Annual Report of the Board of Trustees](#).
- Rep. John Larson & Sen. Richard Blumenthal's proposed [bill](#), *Social Security 2100 Act*, and its [press release](#).
- The Economic Opportunity Institute's explanation of [Scrap the Cap](#).