Social Security fraud isn't as rampant as Musk claims it is

Coding quirks and old technology undermine his claim that millions of Americans over 100 are getting checks, experts say.

By Hannah Ziegler
The Washington Post

Billionaire Elon Musk took aim at Social Security last week as he defended his U.S. DOGE Service's plan to slash federal spending — speculating that millions of Americans older than 100 receive fraudulent benefits.

During an event at the Oval Office, Musk said he and other DOGE representatives saw "crazy things" during an early examination of Social Security, claiming that even 150-year-old Americans were receiving payments. On Sunday, he followed up by adding on X that more than 20 million Americans over 100 receive Social Security checks, sharing a screenshot of a spreadsheet he said was from a Social Security database.

Musk didn't offer evidence of fraud beyond the screenshot.

"Do you know anyone who's 150? I don't," Musk said at the White House event. "That's a case where I think they're probably dead … or they should be very famous — one of the two."

But experts say coding quirks and outdated technology, not fraud, explain why so many Americans are listed as 150 years old in those databases. And while fraud exists, it is limited compared with other government aid programs, they say. Here's what you need to know.

Are Social Security payments actually going to 150-year-olds?

No, according to Olivia Mitchell, a professor of insurance risk management at the University of Pennsylvania's Wharton School. Since 2015, the Social Security Administration has automatically stopped paying benefits to people once they reach age 115. A 2023 report from the administration's inspector general found that the vast majority of beneficiaries who lacked a birth date had died.

Musk's allegation that Social Security doles out payments to dead Americans is based on a "misunderstanding of how Social Security computer systems work," Mitchell wrote in an email to The Washington Post.

Jeffrey Brown, a finance professor at the University of Illinois at Urbana-Champaign, agreed, saying: "It's simply a coding issue."

No one takes 1875 seriously as a birth year, added Brown, who previously served on the bipartisan Social Security Advisory Board.

The Social Security Administration maintains its databases using COBOL, a nearly 70-year-old computer programming language that has long served as the backbone for data maintenance in many government and finance-related industries, said Manjeet Rege, chair of the software engineering and data science department at the University of St. Thomas. The Social Security Administration maintained more than 60 million lines of COBOL in 2016, according to a report that year from the agency's inspector general.

The challenge with COBOL is that it doesn't have a standardized way to store and work with dates — unlike most modern programming languages. Instead, many dates in COBOL must be coded to a reference number, often using an international standard, Rege explained.

The most common reference date number is May 20, 1875, the day this standard, known as ISO 8601, was established. That means if someone applies for Social Security without a birth date, they may be recorded as 150 years old in the database depending on how a programmer troubleshoots the issue.

Programmers can overcome these limitations in COBOL's functionality, but they may also opt to use 1875 as a placeholder for unknown dates if it aligns with the database's purpose, Rege said. For example, when the federal government began issuing regular monthly Social Security payments in January 1940, recipients needed to be at least 65 to qualify, meaning they needed to be born in 1875 or before.

Those who crafted the Social Security database may have therefore set 1875 as the default birth year for anyone who lacked that information at the time.

How much Social Security fraud is there?

Between 2015 and 2022, the Social Security Administration estimated it issued about $72 billion in improper payments, most of which were overpayments, according to an August 2024 report from the administration's inspector general. That figure accounts for less than 1 percent of the total benefits paid during that period, the report said.

"The amount of fraud is quite small," said Wendell Primus, a visiting fellow at the Brookings Institution who served as senior policy adviser on health and budget issues to Rep. Nancy Pelosi (D-California), the former House speaker. "In the case of Social Security [compared to other programs], everything is pretty well-set. It's permanent law."

But Musk, who has characterized multiple federal agencies as riddled with fraud, has recently zeroed in on Social Security, arguing that the program is rife with erroneous payments without offering evidence for his claim.

There are scenarios where Social Security payments continue for additional months after a person has died, but authorities typically handle those cases swiftly, Primus said.

For their part, watchdog groups have suggested improvements to help the Social Security Administration better its recordkeeping, especially for beneficiaries who have died. Some have suggested the administration hand some of its tracking duties over to the Treasury Department, while others have called for a revamping of its methodology for updating birth and death information.

"The legitimate policy question is: How do we handle people for whom we don't have confirmed birth dates?" Brown said. "And the second legitimate question is: Can we do better at tracking death? Yes."

What database did Musk and DOGE access?

This issue remains unclear. Musk did not specify which Social Security database DOGE had gotten into, saying only that his staffers had begun a "cursory examination" of the federal program.

DOGE's access to records that contain the Social Security and bank information of millions of Americans has sparked outrage at some federal agencies charged with protecting that data. The acting commissioner of the Social Security Administration left her job this past weekend after clashing with Musk over DOGE's attempts to access sensitive government records, The Post reported. A high-ranking Treasury Department official departed after a similar dispute.