

# GAO Highlights

Highlights of [GAO-16-674](#), a report to congressional requesters

## Why GAO Did This Study

SSA administers SSI, which provides cash benefits to eligible aged, blind, and disabled individuals with limited financial means. Generally, SSI recipients are eligible to receive up to a maximum benefit amount, though the maximum is lower for married couple recipients. Other households with multiple SSI recipients are not subject to this benefit reduction. GAO was asked to review households that include multiple SSI recipients.

GAO examined what is known about (1) SSI recipients who live in households with other SSI recipients, (2) SSI benefits received by households with multiple SSI recipients, and (3) potential effects of implementing a change in the benefits received by households with multiple SSI recipients. GAO reviewed relevant federal laws, and regulations; analyzed May 2013 SSA administrative data on SSI recipients that was matched with U.S. Census survey data, the most recent matched data available; and interviewed researchers, disability advocates, and SSA officials in headquarters and five field offices selected for geographic dispersion, a higher concentration of multiple SSI recipient households, and overall population density.

## What GAO Recommends

GAO recommends that SSA assess risks associated with the manual process for adjusting claim records for SSI multiple recipient households, and, as appropriate, take steps to make system improvements. SSA disagreed, based in part on its prior payment and accuracy reviews, but GAO continues to believe an assessment is warranted, as discussed in the report.

View [GAO-16-674](#). For more information, contact Dan Bertoni at (202) 512-7215 or [bertonid@gao.gov](mailto:bertonid@gao.gov).

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## SUPPLEMENTAL SECURITY INCOME

# SSA Provides Benefits to Multiple Recipient Households but Needs System Changes to Improve Claims Management

## What GAO Found

In May 2013, an estimated 15 percent of the 7.2 million households with blind, aged, and disabled individuals receiving Supplemental Security Income (SSI) cash benefits included more than one SSI recipient, according to GAO's data analysis. Of the estimated 1.1 million households with multiple SSI recipients, most included two recipients (953,000) and at least one adult recipient between ages 18 and 64 (695,000). Most households with multiple recipients did not have any child recipients, though an estimated 190,000 had one child recipient, 111,000 had two, and 30,000 had three or more. Few households reported having married couple recipients (an estimated 90,000). Most multiple recipient households reported that members of one family—those related by birth, marriage, or adoption—lived in the household (an estimated 941,000). GAO was unable to determine the specific relationships of recipients in these households.

The Social Security Administration (SSA) provided households with multiple SSI recipients almost 30 percent, or an estimated \$1.2 billion, of the total \$4.3 billion paid in SSI benefits in May 2013, according to GAO's data analysis. In that month, multiple recipient households received an estimated average of \$1,131 in SSI benefits, compared to \$507 for single recipient households. Further, consistent with federal law that applies a lower maximum benefit rate to married couple recipients, GAO's analysis found that households with nonmarried multiple recipients received a higher estimated average monthly benefit payment than married recipient households.

Since the 1990s, several alternative benefit structures for households with multiple SSI recipients have been discussed, but the potential effects of any such change on program costs and recipients are largely unknown. Specifically, reducing the maximum benefit limit for these households would likely decrease benefit costs, according to analyses GAO reviewed; however, the potential effects of such a change on program administrative costs and SSI recipients have not been studied. Further, according to SSA staff, SSA's claims management system lacks the ability to automatically connect and adjust claim records of those living in households with other SSI recipients, as it is structured around providing benefits to individuals. For example, if a mother lives with two of her children who are both SSI recipients, and the mother reports changes to her income, SSA's system does not automatically adjust both children's benefit amounts to account for this change in income. In addition, the system is unable to automatically process claims when two SSI recipients marry or separate, so staff must manually complete forms and calculate benefits outside the claims management system, which is time consuming and error prone, according to staff GAO spoke with in three of five selected field offices. SSA officials said the agency has not assessed the risks associated with the system's limited ability to automatically process claims for multiple recipient households, and has no plans to improve the claims management system to address related issues. According to federal internal control standards, agencies should design their information systems to support the completeness, accuracy, and validity of information needed to achieve objectives. Without assessing risks and making changes to address the issues related to households with multiple SSI recipients, SSA is at increased risk of making improper payments to recipients who live with, marry, or separate from other recipients.