BROOKINGS

Why social security disinformation is dangerous

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→ According to Social Security Administration data, about 89,000 people over the age of 100 receive benefits, and nearly all are legitimate recipients.

→ Inaccurate claims about waste and abuse could lead to wholesale employee layoffs and harm the efficiency of agency operations.

→ Since most Americans live in three-generational families, cuts or delays in Social Security payments to seniors will impact their children's ability to support their grandchildren.

Elon Musk has called Social Security a "Ponzi scheme ↗" rife with fraud, waste, and abuse. President Donald Trump argued in his State of the Union address that there are millions of people over the age of 100 ↗ who are fraudulently on the Social Security rolls, with some receiving government benefits. Department of Government Efficiency (DOGE) staffers ↗ are calling Social Security Administration workers inefficient and threatening to make major reductions ↗ in its workforce based on that argument.

The problem with these arguments is none of them are true and represent only the latest in high-level disinformation directed at federal programs. As Elaine Kamarck and I argue in our recent book "Lies That Kill: A Citizen's Guide to Disinformation ↗," disinformation has become rampant in many different areas and threatens public understanding of policy issues. False data claims undermine trust in government and weaken confidence in the effectiveness of public programs.

Social Security is not a Ponzi scheme; it is a government program ↗ into which people pay while they are working and later retrieve benefits after they reach retirement age. It is a public fund financed by payroll taxes paid both by businesses and employees that funds around 59.6 million ↗ people. While the Social Security Trust Fund faces financial shortfalls, increasing the taxable income cap beyond its current $168,600 ↗ limit could significantly extend the program's solvency.

According to Social Security Administration data, about 89,000 people ↗ over the age of 100 receive benefits, and nearly all are legitimate recipients. The agency, along with the General Accounting Office, routinely audits beneficiaries to detect fraud and has found no evidence supporting Trump's claim of millions of dead or fraudulent beneficiaries ↗. Indeed, Wired Magazine ↗ reported on February 17 that computer programmers pointed out how the list of extremely old people on the Social Security rolls is the result of "...a weird quirk of the Social Security Administration's benefits system, which was largely written in COBOL, a 60-year-old programming language that undergirds SSA's databases as well as systems from many other US government agencies."

DOGE investigators suggest Social Security staff are inefficient and wasteful, independent analyses showing the agency is among the most cost-effective in processing claims. For example, Professor Pamela Herd of the University of Michigan notes that the agency's administrative costs have declined "from 2.2% in 1957 to just 0.5% today ↗", making it one of the federal government's most efficient agencies.

These attacks are not isolated, as other agencies have also been targeted by false narratives. Shortly before its budget and personnel were massively slashed, Musk called the U.S. Agency for International Development a "criminal organization ↗" without evidence to support that claim. The Consumer Financial Protection Bureau was dismantled ↗ on the grounds that it harms corporations and no longer protects consumers, while the Department of Education faces substantial cutbacks ↗ with critics arguing it does little to advance public education.

The harsh and often inaccurate rhetoric surrounding federal agencies represents a way to delegitimize government ↗ and justify deep cuts in agency operations and staffing. If government enterprises are seen as criminal, unlawful, or engaging in fraudulent actions, it becomes easy to justify draconian measures that dismantle those

agencies—highlighting the powerful consequences words have on shaping beliefs and actions related to government functions.

The disinformation risks for Social Security are particularly worrisome. As its former commissioner, Martin O'Malley has argued ↗ that inaccurate claims about waste and abuse could lead to wholesale employee layoffs and harm the efficiency of agency operations. That may happen soon. Without persuasive evidence, Musk has claimed in a Fox Business News interview that there is over $500 billion in wasteful spending ↗ at the Social Security Administration, and the entitlement program could be reduced without any harm to beneficiaries.

That is not likely to be the case because a shrunken agency with fewer workers will likely suffer problems in claims processing ↗ and beneficiary payouts. Without experts who understand its IT systems and payout processes, there could be interruptions in services or difficulties for people filing claims ↗ who no longer are able to go to local offices to check on their eligibility.

Right now, Social Security is one of America's most popular government programs. Eighty percent of Americans in a 2023 Kaiser Family Foundation survey ↗ held favorable views about Social Security. Around 40% ↗ of seniors rely on it as their sole source of income. For Americans who live in three-generational families, cuts or delays in Social Security payments to seniors could impact their children's ability to support their grandchildren. Social Security is a government success story (https://www.brookings.edu/articles/10-success-stories-of-government-action-in-the-us/) that serves both taxpayers and beneficiaries quite well. The spread of disinformation about Social Security threatens not only the program's future but also the sustainability of numerous other government initiatives.

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