

Findings in the SSA Death Master File: Trends and Implications



Today's Presenter

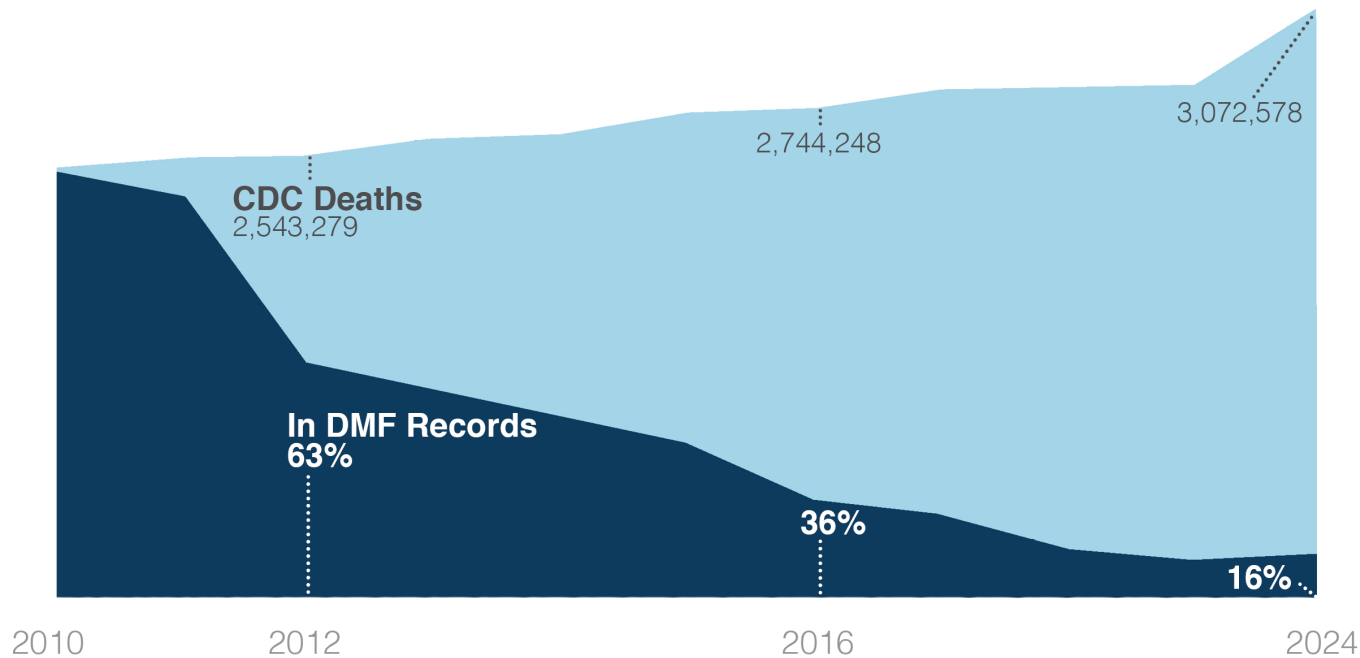


Mike Irey
Director of Operations

Over 13 years with the parent company of Berwyn working with the DMF and death audit and 6 years in the current role of working directly with multi-employer pension plans.

The DMF Erosion

Missing Data, Rising Risk



- Full SSA Death Master File (DMF) accessed by only a few federal agencies
- Limited Access Death Master File (LADMf) is utilized by hundreds of organizations
- LADMf provides only 16% of deaths
- Decline began in 2011 due to changes in privacy laws

Recent LADMF Changes Causes Question of Data Integrity

Early April 2025

10M+ added,
majority DOD
before 1900

Late April 2025

6,000+ living
individuals added
with no identifier

June 2025

Most of the 6,000
living individuals
removed

September 2025

1M+ added

SSA DMF – Major Additions (March–April 2025)

10+ Million Records Added

- **March 14 – April 19, 2025:** SSA added 10M+ individuals born on or before 1905
- Clearly deceased, but never previously included

6,000+ Living Individuals Added

- Entered the DMF in **early April 2025**
- No marker distinguishing them from deceased individuals
- Creates confusion for death audits and increases risk of false positives

Why It Matters

- Noise in the file reduces reliability
- Living individuals listed as deceased can disrupt pensions, insurance, and financial services

SSA DMF – Removals & Reversal

(Late April – Early June 2025)

Nearly 6,000 Records Deleted

- Deletions far exceeded the weekly average of ~200
- Directly tied to the early April additions
- Indicates a rollback of SSA's earlier update

Remaining Records

- ~407 questionable entries still active in the DMF
- Rollback incomplete or ongoing?

Key Takeaway

- Large-scale additions and sudden reversals show instability in the DMF

SSA DMF – Most Recent Changes (September 2025)

The Latest Update

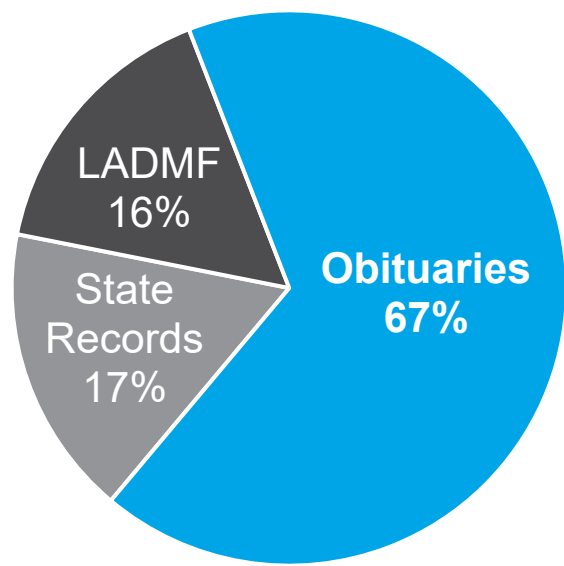
- Labor Day Weekend 2025: ~1.074 million new records appeared in the LADMF
- 96% list deaths prior to 2010 (before the DMF's decline)
- No explanation provided for the sudden inclusion
- Unclear whether this is an isolated update or part of a broader pattern

Why It Matters

- Unpredictable additions and removals further erode reliability
- Missed or incorrect records create risks of compliance failures, financial loss, and harm to participants or policyholders

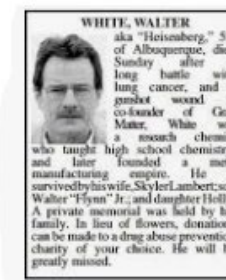
Obituaries as a Critical Supplement to the DMF

No single source for obituaries.

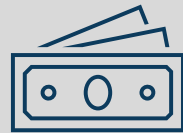


No obituary editorial standards.

- Some use middle names.
- Obituary locations aren't always clear.
- Age and DOB are sometimes missing.
- Some are only online for a limited amount of time.
- There can be 4-6 obituaries published per person.

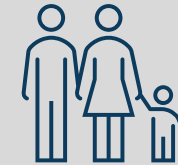


Impact of Missed Deaths



Overpayments

Missed deaths lead to benefits continuing after a participant's passing, creating costly overpayments and potential fiduciary breaches.



Beneficiary Impact

Delayed recognition of a death can block rightful beneficiaries from receiving timely payments they depend on.

The Impact of False Positives



False Positives

False positives have real consequences — if a living individual is mistakenly listed in the DMF and their benefits are cut off; it can create serious hardship for the participant.

Questions?