

Can Elon Musk Cancel Your Social Security Payment?

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Key Takeaways

- President Donald Trump says he has no plans to touch Social Security, but the Department of Government Efficiency has been reviewing Social Security Administration data.
- Elon Musk, the public face of DOGE, has stated his belief that money savings can be found in the Social Security system.
- Social Security benefits are set by law, but DOGE may be able to restructure the agency's workforce and office network without congressional approval.
- Union and retiree groups have sued the government to prevent DOGE staffers from accessing sensitive data, such as medical and tax information.

Creating the Department of Government Efficiency – known as DOGE – was one of the first orders of business for President Donald Trump when he took office on Jan. 20, 2025. While Amy Gleason was named the department's acting administrator in March, Trump has repeatedly pointed to billionaire Elon Musk as the driving force behind DOGE.

Musk, in turn, has not been shy about sharing how he thinks DOGE can save the federal government up to \$1 trillion. From shuttering agencies such as the Consumer Financial Protection Bureau to laying off nearly 64,000 federal workers as of the end of February, Musk has championed a variety of cost-cutting measures.

Some worry Social Security might be next.

“A lot of people are fanning these flames,” says Devin Carroll, a certified financial planner and co-host of the Big Picture Retirement podcast. He says beneficiaries shouldn't be worried because the formula for Social Security payments is laid out in law. Therefore, DOGE doesn't have the ability to change payment amounts.

Others are concerned that the department seems to be overstepping its mandate and that nothing is being done to stop it.

“DOGE's actions are being considered in court as they appear to violate numerous privacy and data protection laws,” says Usha Haley, the W. Frank Barton Distinguished Chair in international business and a professor of management at Wichita State University. “However, the courts may come in too late,” she adds, noting that sensitive tax and medical information may already have been accessed.

Spotlight on Social Security

Trump has repeatedly said he has no plans to touch Social Security, and legally, he cannot make changes to the program's payment formula or eligibility criteria on his own. Those are spelled out in the Social Security Act, and only Congress can amend them.

Still, Musk has said he thinks significant budget savings can be found in Social Security. In a Fox Business interview, he stated there are 20 million deceased individuals marked as alive in the Social Security database. In an earlier post on the social media platform X, he erroneously implied tens of millions of dead people were receiving Social Security benefits, a claim later repeated by Trump himself. After these statements, the Social Security Administration clarified that the records in question do not have a death date associated with them, but that doesn't mean payments are being made on the record.

Social Security has made payments to deceased people in the past, but at a level far lower than that suggested by Musk. From fiscal years 2015 to 2022, the department made \$71.8 billion in improper payments, according to a 2024 report from the Office of the Inspector

General. That represents less than one percent – 0.84% – of the \$8.6 trillion paid out in benefits during that time period.

Efforts to address these overpayments have been underway for some time. The U.S. Treasury was given temporary access to Social Security data for this reason, according to Carroll. In January, the department announced it had prevented and recovered more than \$31 million in Social Security fraud.

“Some of their findings have hit the news at the same time as DOGE,” Carroll says. “These two things have gotten confused, but they are separate.”

Concern Over DOGE Staffer Access

While Musk has been the public face of DOGE, it is the staffers who are accessing Social Security databases that are a central concern for some organizations.

“We’re more worried about all the personal information in there,” says Richard Fiesta, executive director of the Alliance for Retired Americans. His group, along with the American Federation of Teachers and the American Federation of State, County and Municipal Employees, has filed suit against the government and is seeking emergency relief to prevent DOGE from gaining further access to Social Security data.

Fiesta notes there is typically significant training that goes into ensuring Social Security data is not used inappropriately. “As far as we know, the DOGE people haven’t gone through that,” he says.

That concern was amplified by a declaration made by Tiffany Flick as part of the pending lawsuit against the Social Security Administration. Flick was a 30-year veteran of the agency and most recently served as the acting chief of staff for the acting commissioner. She resigned from that post and the administration in February 2025, according to her declaration.

In her statement, Flick describes agency staff as being pressured to provide a DOGE staff member expedited access to Social Security files. Once granted, the files were accessed remotely by the DOGE staffer, something Flick said could make it easy for unauthorized individuals to view sensitive material. It was also her understanding that DOGE has requested “source code” for the Social Security Administration system.

“If granted, I am not confident that such associates have the requisite understanding of SSA to avoid critical errors that could upend SSA systems,” she wrote. Noting that some of the administration’s programs operate on “old programming languages that require specialized knowledge,” Flick opines that there is the possibility of payments being delayed if DOGE begins tinkering with files.

Questions About Legality of DOGE Actions

Even if DOGE only has read-only access to Social Security data – which is reportedly the case right now – some question the legality of that.

“No one has consented to it,” Fiesta says. He points to the Taxpayer Browsing Protection Act, which prohibits unauthorized disclosure or inspection of tax return information.

Nearly four dozen data assets at the Social Security Administration contain federal tax information, according to the administration’s website. “The data that is there is to be used for administration of the Social Security Act,” Fiesta says. “Once data is out of the bottle so to speak, it can’t go back in.”

There is also a question about how DOGE’s review of Social Security data relates to the department’s mandate. The executive order creating the Department of Government Efficiency says it is to “implement the President’s DOGE Agenda, by modernizing federal technology and software to maximize governmental efficiency and productivity.” So far, the “President’s DOGE Agenda” does not appear to have been publicly defined.

“A stunning lack of transparency surrounds DOGE’s activities,” Haley says. “We do not know what exactly DOGE is accessing and why, and how this unprecedented access corresponds to the executive order that created DOGE to modernize IT and software at federal agencies.”

Social Security Offices May Close

While DOGE’s influence over payments is limited by law, it appears largely free to reorganize the staff and office structure of the Social Security Administration.

“I feel like that is the biggest impact of DOGE,” Carroll says.

The administration has announced plans to reduce its workforce from 57,000 employees to 50,000 and reorganize from 10 regional offices to four. DOGE also lists on its website the termination of leases for 47 local Social Security offices.

Fiesta says the Social Security Administration’s staffing is already at a 50-year low. Further cuts could impact processing and response times.

The Social Security Administration reports it handles 80 million calls annually, with a 46.6% answer rate. The average wait time is 1.5 hours, and those who request a callback instead wait an average of two hours and 11 minutes for that call. The agency also says that 85% of claims are processed on time, and about 44% of benefit appointments occur within 28 days. It takes an average of 233 days to process a disability claim.

However, with 63% of claims processed online, some are unsure whether a large network of Social Security offices is needed.

“Frankly, some of these offices are not being used,” Carroll says. He adds that this isn’t the first time the government has moved to eliminate an agency’s local offices. “I can remember when people could go to an IRS office. Now, that’s unheard of.”

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