

Summary of NRLN Survey Results on Social Security's Clawback of Overpayments

March 11 – March 23, 2024

Survey Participants – 23

Their Ages:

Under Age 65 – 3

65 to 69 – 4, 70 to 74 – 7, 75 to 79 – 3, 80 to 84 – 4, 85 to 89 – 2

Where They Live:

California 3, Colorado 2, Georgia 1, Illinois 5, Maryland 1, Michigan 3, Minnesota 1, New York 3, Ohio 2, Oregon 1, Texas 1,

Marital Status:

Married 15, Divorced 1, Widow/Widower 3, Single 4

Is your Social Security result of:

My retirement after years of employment 18; My disability and being unable to work 5

How many years had you been receiving Social Security when you were notified that you owed money back to Social Security? The range was 7 to 13 years.

What was the total amount of requested payback? Specify Amount...

Less than \$500 – 2, \$501 to \$3,000 – 7, \$3,001 to \$5,000 – 2, \$5,001 to \$10,000 – 3, \$7,350+ 1, \$18,550 – 1, \$30,000 – 1, Question skipped – 6.

How much time was allowed for you to pay back?

Immediately – 6, 30 to 90 Days – 6, 3 to 6 Months – 0, 6 Months to Year – 2, Deducted from Monthly Check Until Paid Back – 4, Question skipped – 5

Was your monthly Social Security check stopped as part of the payback?

Yes – 8, No – 10 Question skipped – 5

Where you able to get \$ amount reduced?

Yes – 2, No – 14, Question skipped – 7

Did you get assistance to deal with the Social Security Administration?

Yes – 2, No – 16, Question skipped – 5

If Yes, who provided assistance (i.e. Attorney, Member of Congress, Others)?

Attorney – 1, My accountant wrote letter – didn't matter - 1

If you know, what was the reason for \$ amount requested?

Calculation error by Social Security – 10, No reason provided – 2, Other \$\$ from state retirement – 1, Made too much money – 1, Adjustments transferring from Supplemental Security Income (SSI) to Social Security – 1, Medicare payment (Part B) undercharged by SSA for one year – 1, Question skipped – 7

Please provide comments about the experience you had in dealing with Social Security Administration and the impact the payback had, or is having on your life.

I find it absolutely absurd that Social Security can make these sorts of mistakes and then expect the recipients to just be able to stop receiving money and pay them back. Social Security is horrible to work with. I have spoken with a few that are very rude and callous. I received a letter that I ordered nearly \$30,000 right one cold it was starting. It is March 2024 and I am still battling this issue. I have taken it to court level and have a meeting with the judge April 14, 2024. How can they give people too much money and then just expect us to be on to give it back? Most people on Social Security don't even get enough to live in the first place much less than have to pay back. Social Security makes a mistake I think they should stand accountable. They make a mistake they should eat that and maybe learn from their mistakes and do their job right.

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I was stunned. How could they do this and why did they make the mistake. They wanted me to pay the balance. They clocked my SS payments to get some of the money back and I had to pay the rest in payments to them.

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SSI wanted a immediate pay back. I explained I couldn't do that. I was told to fill out an app to pay back monthly. When I was supposed to get my next check I didn't receive a check at all. Very hard for me to loose a whole month of SSI. SSI told me it was their mistake and they couldn't do anything. So I had to go withhold payment for that month causing bills to be not paid.

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Good interaction. No further impact beyond payback

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We have gone through this multiple times! All errors by SS - in fact we have never seen the calculations to begin with or to "correct" - SS just wasn't deposited each time for many months in a row. It was hell! The reality of not having money to eat or pay bills or buy gas. We worked through their system - which is no system. One office says one thing - and then we find out it isn't even in their department. One of the times the desk it SAF on was a person who had been out sick for months! SS has no process to take over an absent person's workload!! I have PTSD every time a letter from SS arrives. Absolutely helpless! The movie Beetlejuice has a scene where the people waiting are deceased waiting for help - yes it feels like that! I hope Congress feels our pain through reading our experiences and can imagine themselves living paycheck to paycheck and not having enough to pay the mortgage, heat, etc and eat - and we have a minor child still -

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They never calculate the IRMAA correctly, always undercharge and then take the difference out all at one time. I went to the local office last time, not to dispute it but to see if they were willing to take it out in partial payments over time and just got a lot of run around.

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Problem was connected to being a state employee, outside of SS, after earning money from SS-covered jobs before then. Impact was small due to husband's assets.

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In the end they saw that I had provided information regarding my "windfall" was from back pay from 2009 and not income for last year. They finally corrected the over charges. I think all is good but who really knows. Covid kept them from being available so it was a long drawn out process.

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Spent several days speaking with SSA with NO explanation by my SSA contacts. I feel that unless I pay balance owed (according to SSA) with NO EXPLANATION by SSA personnel, I'm afraid our coverage will be terminated. HELP!

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I reached my full retirement age, removed from disability to regular retirement check went from \$2800 to \$2444 before taxes and medicare. Medicare was raised by \$10. I was told that I would not lose any money just the name would change from disability to retirement.