

# Mismatched and Mistaken: How the Use of an Inaccurate Private Database Results In SSI Recipients Unjustly Losing Benefits

Potentially thousands of extremely low-income elderly and people with disabilities have had their Supplemental Security Income (SSI) benefits cut off erroneously, bringing many of them to the brink of homelessness. Lax matching standards in LexisNexis Accurant reports used by the Social Security Administration (SSA) and a lack of independent investigations by SSA staff lead to improper terminations. Changes must be implemented to ensure due process rights for SSI recipients. This National Consumer Law Center/Justice in Aging report includes policy recommendations to rectify the problem and bring both parties into compliance with the Fair Credit Reporting Act.



- [Report \(PDF\)](#)
- [Press Release](#)

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## Background

Since 2018, the Social Security Administration (SSA) has used a private database from LexisNexis

called Accurant for Government to determine whether SSI recipients had unreported real estate that could disqualify them from receiving SSI. The problem? Many of the LexisNexis reports are riddled with errors, and SSA is using potentially erroneous information to cut people off without conducting any independent investigation . The Accurant reports disproportionately impact people of color and immigrants due to use of lax name-only matching, and the SSA is denying due process protections for SSI recipients by not providing independent investigations before recipients lose benefits.

## Key Recommendations

- LexisNexis and SSA should acknowledge that Accurant for Government is a consumer report.
- LexisNexis should implement stricter matching standards to ensure maximum possible accuracy, and SSA should stop using Accurant until this occurs

## Related NCLC Resources

### Web

- Fact Sheet: Disputing Errors in a Credit Report
- Fact Sheet: What You Should Know About Your Credit Report
- Credit Reports
- Older Consumers
- Racial Justice & Equal Economic Opportunity

### Publications

- Attorneys/Advocates: *Fair Credit Reporting*
- Consumers:: *Surviving Debt* (personal finance book)

