

## Brief History of the Social Security Death Index (SSDI)

The Social Security Death Index (SSDI) is a database of individuals whose deaths were reported to the Social Security Administration (SSA) beginning around 1962, with few exceptions. A small percentage of records exist on individuals who died before 1940 when Social Security payments were first paid. Unfortunately, the database does not contain information on every individual who died from 1962 to the present, but it does list most deaths in that time frame, particularly in more recent years from the late 1980s to present.

For the record, it's important to note that the absence of an individual listing in the SSDI is not proof that this person is alive. Incorrect records of death have been known to occur either from inaccurate source information or improper filing. For these and other reasons, the Social Security Administration does not guarantee the completeness or accuracy of this file.

## What are the limitations of relying upon SSDI ?

The SSDI database is an index to persons with Social Security numbers whose deaths have been reported to the Social Security Administration. The death may have been reported by a survivor requesting SSA benefits, or to stop benefits to the deceased. In addition, funeral homes often report deaths to the SSA as a service to family members.

To improve reliability, beginning in 1962 the SSA launched a computerized database to facilitate the processing of death benefit requests. Approximately 98% percent of individuals in the SSDI died after 1962, with the remaining 2% as far back as 1937. The database also contains legal aliens in the U.S. who have obtained a Social Security card. Additionally, some 400,000 railroad retirees are also included in the SSDI.

Contrary to popular belief, the Social Security Death Index is not an index to all deceased individuals who have held Social Security Numbers. Likewise, it is not a database of all deceased individuals who have received Social Security Benefits, or whose families have received survivor benefits.

## Social Security Death Master File

The Death Master File is a database compiled from the Social Security Administration (SSA) that currently contains over 111 million records, as of April 2025. The file is created from internal SSA records on deceased individuals that previously held a social security number and whose deaths were reported to the SSA. Most of this information is gathered in connection with filings for death benefits by a family member, an attorney, a mortuary, etc. The Death Master File is continuously updated and includes corrections to old data as well as the addition of new deceased entries. The file includes the following information on decedents, when made available to the Social Security Administration.

- First Name / Last Name
- Social Security Number
- State Issued
- Birth Date / Death Date
- Last Residence
- Lump Sum Payment

