

Adjustments to Widow's Benefits at Full Retirement Age

A-01-12-11299



March 2013

Office of Audit Report Summary

Objective

To determine whether the Social Security Administration (SSA) took corrective action based on our two prior reports and correctly adjusted benefits to widow(er)s when they attained full retirement age.

Background

SSA administers the Old-Age, Survivors and Disability Insurance program under Title II of the *Social Security Act*. Some beneficiaries are entitled both to disability benefits and widow's benefits. For some beneficiaries, the widow's benefits are adjusted, and the reduction for age is eliminated when disability benefits end and retirement benefits are awarded.

As a result of our prior reports, we provided 19,813 potentially underpaid widows' cases to SSA for corrective action.

Our Findings

SSA improved its process to adjust widow's benefits at full retirement age. However, we still found some widows were underpaid. We estimated 1,444 widows were underpaid about \$7.7 million and will continue being underpaid about \$30.5 million over their lifetimes unless SSA takes action.

Additionally, our analysis showed that SSA addressed the 19,813 potentially underpaid widows' cases we provided to SSA at the time of our prior two reviews.

Our Recommendation

We recommend that SSA review the 1,503 cases we identified that appeared to be underpaid and take action to pay the additional amounts due these widows.

SSA agreed with the recommendation.