



Office of the Inspector General  
SOCIAL SECURITY ADMINISTRATION

*Audit Report*

Widow(er) Beneficiaries  
Potentially Eligible for Higher  
Monthly Benefit Amounts

032409 March 2026



# Office of the Inspector General

SOCIAL SECURITY ADMINISTRATION

## MEMORANDUM

**Date:** March 31, 2026

**Refer to:** 032409

**To:** Frank Bisignano  
Commissioner

**From:** Michelle L. Anderson *Michelle L. Anderson*  
Assistant Inspector General for Audit as First Assistant

**Subject:** Widow(er) Beneficiaries Potentially Eligible for Higher Monthly Benefit Amounts

The attached final report presents the results of the Office of Audit's review. The objective was to determine whether the Social Security Administration paid widow(er) beneficiaries the appropriate monthly benefits.

Please provide within 60 days a corrective action plan that addresses each recommendation. If you wish to discuss the final report, please call me or have your staff contact Jeffrey Brown, Deputy Assistant Inspector General for Audit.

Attachment

# Widow(er) Beneficiaries Potentially Eligible for Higher Monthly Benefit Amounts

## 032409



March 2026

Office of Audit Report Summary

### Objective

To determine whether the Social Security Administration (SSA) paid widow(er) beneficiaries the appropriate monthly benefit amounts.

### Background

The Old-Age, Survivors, and Disability Insurance program provides benefits to wage earners and eligible family members. The Agency uses the wage earner's Primary Insurance Amount (PIA) to determine monthly benefit amounts. The eligibility year SSA uses to determine the PIA is usually the year a wage earner attains age 62, becomes disabled, or dies. However, an alternative PIA computation for widow(er)s—the widow(er)'s indexing (WINDEX) PIA—may apply when wage earners die before they attain age 62.

When a claimant applies for Old-Age, Survivors, and Disability Insurance benefits, the application usually covers all benefits for which the claimant is eligible unless they specifically limit the scope of the application. For example, widow(er)s may limit the scope of the application to only include widow(er) benefits and exclude retirement benefits to maximize future benefits.

We reviewed 2 samples totaling 120 beneficiaries who, as of November 2023, either did not have a WINDEX PIA (from a population of 54,843 beneficiaries) or were dually entitled to widow(er)s and retirement benefits (from a population of 7,253 beneficiaries).

### Results

SSA paid 71 (59 percent) of the 120 widow(er) beneficiaries we reviewed the appropriate monthly benefit amounts. For the remaining 49 (41 percent), we found the following.

- SSA employees did not apply the WINDEX PIA appropriately when they manually processed cases for 11 widow(er) beneficiaries and, as a result, did not pay the appropriate monthly benefits. We could not determine why SSA employees did not appropriately apply the WINDEX PIA for these widow(er) beneficiaries. Based on our random sample, we estimate SSA underpaid 8,618 widow(er)s approximately \$50.4 million.
- SSA overpaid one widow(er) because employees used the incorrect PIA.
- SSA employees did not document in the Agency's system regarding whether they informed 37 widow(er) beneficiaries of their option to receive widow(er) benefits only and delay filing for retirement benefits. Therefore, we could not determine whether SSA appropriately paid these widow(er) beneficiaries despite reminders SSA issued to employees. We estimate 5,367 widow(er)s would have been eligible for \$113.8 million in additional benefits had they chosen to delay their retirement claims.

Providing beneficiaries the accurate monthly benefit amount is vital to protecting the public's earned benefits under the Old-Age, Survivors, and Disability Insurance program. By following policy requirements, including documenting these discussions, SSA can help beneficiaries make well-informed decisions and avoid outcomes that may be irreversible.

### Recommendations

We made four recommendations for SSA to take appropriate corrective action on errors our audit identified, and the remaining audit population, establish controls to prevent future errors, and enhance its systems. SSA agreed to implement our recommendations.

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## **ABBREVIATIONS**

MACADE	Manual Adjustment, Credit, and Award Data Entry
MBR	Master Beneficiary Record
MCS	Modernized Claims System
OIG	Office of the Inspector General
PIA	Primary Insurance Amount
POMS	Program Operations Manual System
SSA	Social Security Administration
U.S.C.	United States Code
WINDEX	Widow(er)'s Indexing

## OBJECTIVE

Our objective was to determine whether the Social Security Administration (SSA) paid widow(er) beneficiaries the appropriate monthly benefit amounts.

## BACKGROUND

SSA administers the Old-Age, Survivors, and Disability Insurance program under Title II of the *Social Security Act*.<sup>1</sup> The program provides benefits to a wage earner and their eligible family members in the event the wage earner retires, becomes disabled, or dies.<sup>2</sup> The Agency uses the wage earner's Primary Insurance Amount (PIA) to determine monthly benefit amounts for the wage earner as well as their dependents and survivors.<sup>3</sup> To determine a wage earner's PIA, SSA usually uses the year the wage earner attains age 62, becomes disabled, or dies. SSA uses the widow(er)'s indexing (WINDEX) PIA to compute a widow(er)s PIA when the wage earner died before attaining age 62.<sup>4</sup> The WINDEX PIA can result in higher monthly benefits payable to widow(er)s because the PIA calculation uses the widow(er)'s eligibility year or the year the wage earner would have attained age 62. This affects the index (adjustment of earnings to reflect the current dollar value of earnings before the eligibility year) and other factors SSA uses to compute the PIA and may result in a higher PIA and monthly benefit for the widow(er).

When a claimant applies for Old-Age, Survivors, and Disability Insurance benefits, the application usually covers all benefits for which the claimant is eligible unless they specifically limit the scope of the application. In certain situations, there are disadvantages to claimants filing applications without limiting the scope of the applications. For example, claimants may delay filing retirement benefit applications up to age 70 to increase their benefits by earning delayed retirement credits. A delayed retirement credit is an increase in the monthly benefit due a retirement beneficiary or their widow(er) for each month beginning with full retirement age that a benefit is due but not paid. Widow(er)s may limit the scope of the application to only include widow(er) benefits and exclude retirement benefits to maximize future benefits, including the effect of delayed retirement credits.

In a 2016 audit, we found SSA needed to improve its controls to ensure it established the correct PIA for widow(er)s when wage earners died before they attained age 62.<sup>5</sup> We estimated SSA underpaid 25,309 widow(er)s approximately \$224 million and did not record on the Master Beneficiary Record (MBR) that 11,032 widow(er)s were entitled to benefits based on a WINDEX PIA. We recommended, in part, that SSA determine whether it should develop a system alert to detect when a WINDEX PIA should apply. SSA agreed and stated it added development of the

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<sup>1</sup> *Social Security Act* §§ 202, 223, 42 U.S.C. §§ 402, 423.

<sup>2</sup> 42 U.S.C. § 402.

<sup>3</sup> 42 U.S.C. § 402; SSA, *POMS*, RS 00601.001 (February 8, 2011).

<sup>4</sup> SSA, *POMS*, RS 00615.302, A (December 14, 2023).

<sup>5</sup> SSA, OIG, *Underpayments Payable to Widow(er)s Eligible for a Higher Monthly Benefit Amount*, A-09-14-34103 (April 2016).

alert to the backlog of planned enhancements to its claims system. As of January 2026, SSA had not implemented any system alerts.

In a 2018 audit, we found SSA needed to improve controls to ensure employees informed widow(er)s of their option to delay their application for retirement benefits.<sup>6</sup> We estimated SSA underpaid 9,224 widow(er)s who were age 70 and older approximately \$131.8 million and would have underpaid an additional 1,899 widow(er)s who were under age 70 approximately \$9.8 million, annually, beginning in the years they attained age 70. We recommended SSA take action for the beneficiaries in our sample and evaluate the sample results to determine whether it should review the remaining population of beneficiaries. SSA agreed with our recommendation; however, SSA's Office of Law and Policy subsequently stated it would not re-open these cases because of administrative finality rules. Further, based on our recommendations, SSA stated it would evaluate preliminary and initial claims processes to identify enhancements to assist technicians. As of January 2026, SSA had not implemented any enhancements or new controls. Finally, based on our recommendation, in June 2018, SSA issued an administrative message that reminded employees to discuss the effect of delaying retirement applications with widow(er)s and document the facts and decisions as required by policy.

## SCOPE AND METHODOLOGY

The scope of this audit included two populations of widow(er) beneficiaries who, as of November 2023, may have been eligible for higher monthly benefits.

**Population 1:** 54,843 widow(er) beneficiaries who, according to the MBR, were entitled to benefits but did not have a WINDEX PIA. These beneficiaries were initially eligible for benefits in 1985 or later and appeared on the records of wage earners who died before they attained age 62. We randomly selected 70 beneficiaries from this population for review.

**Population 2:** 7,253 beneficiaries who, according to the MBR, were dually entitled to widow(er)s and retirement benefits before age 70 with the same initial month of entitlement on both records. Had these beneficiaries delayed their retirement applications until age 70, their combined widow(er) and retirement monthly benefits may have been less than the retirement monthly benefits they would have been entitled to receive had they delayed filing until age 70. We randomly selected 50 beneficiaries from this population for review.

In both populations, we projected our results to the audit population from which we sampled. See Appendix A for additional information about our scope and methodology.

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<sup>6</sup> SSA, OIG, *Higher Benefits for Dually Entitled Widow(er)s Had They Delayed Applying for Retirement Benefits*, A-09-18-50559 (February 2018).

## RESULTS OF REVIEW

SSA paid 71 (59 percent) of the 120 widow(er) beneficiaries we reviewed the appropriate monthly benefit amounts. For the remaining 49 (41 percent), we found the following.

- SSA employees did not apply the WINDEX PIA appropriately when they manually processed claims for 11 widow(er) beneficiaries and, as a result, SSA did not pay the appropriate monthly benefits. We could not determine why SSA employees did not appropriately apply the WINDEX PIA for these eligible widow(er) beneficiaries. Based on our random sample, we estimate SSA underpaid 8,618 widow(er)s approximately \$50.4 million.
- SSA overpaid one widow(er) beneficiary because employees used the incorrect PIA.
- SSA employees did not document in the Agency's system regarding whether they informed 37 widow(er) beneficiaries of their option to receive widow(er) benefits only and delay filing for retirement benefits. Therefore, we could not determine whether SSA appropriately paid these beneficiaries despite reminders SSA issued to employees after our 2018 audit. We estimate 5,367 widow(er)s would have been eligible for \$113.8 million in additional benefits had they chosen to delay their retirement claims until age 70.

### Widow(er)s Due Higher Benefits with Widow(er)'s Indexing Primary Insurance Amount

SSA did not pay 11 of 70 widow(er) beneficiaries the appropriate monthly benefits because SSA employees did not use the correct eligibility years when they calculated the WINDEX PIAs. SSA subject-matter experts stated employees manually processed the 11 cases; however, there was no documentation in SSA's system to indicate why employees did not apply WINDEX PIAs appropriately. Following is an example.

**Example.** In October 1992, a wage earner died at age 32. The wage earner's widow applied for benefits in December 2016. When the SSA employee processed the widow's claim, they incorrectly used 1992, the year the wage earner died, to calculate the PIA. The employee should have used 2009, the year the widow was first eligible for widow's benefits, for the eligibility year. Beginning in December 2016, SSA paid the widow \$1,856 each month when it should have paid her \$2,170 a month. SSA underpaid the beneficiary \$35,247 from December 2016 through January 2025 when we conducted our review. If SSA does not take corrective action, we estimate the beneficiary may be underpaid approximately \$99,000 over the remainder of her lifetime (estimated to be approximately 20 years, based on life expectancy as published by SSA's *Actuarial Life Table*).

As of January 2025, SSA had underpaid the 11 beneficiaries approximately \$98,000. Projecting the results of the sample to the population, we estimate SSA underpaid 8,618 widow(er)s approximately \$50.4 million. If SSA does not take corrective action, we estimate it will underpay seven widow(er)s approximately \$283,000 over their lifetimes. (The remaining four beneficiaries were no longer receiving benefits as of January 2025.) Projected to the population, we estimate SSA will underpay 5,484 beneficiaries approximately \$221.4 million over their lifetimes.

We determined SSA overpaid one beneficiary approximately \$9,000 because SSA employees used the incorrect PIA when manually processing the case. We referred the case to SSA for corrective action.

SSA's Modernized Claims System (MCS) can alert employees to possible errors, based on data entered, and display messages telling SSA employees to take certain actions. However, MCS does not have WINDEX PIA-specific alerts for widow(er)s of wage earners who died before age 62.

SSA's Manual Adjustment Credit and Award Data Entry (MACADE) system alerts employees to check for a WINDEX PIA when a surviving spouse—who has an entitled child of the deceased wage earner in their care—converts to widow(er) benefits. We believe SSA could improve payment accuracy if it creates a similar MACADE or MCS alert for other types of widow(er)s. For example, employees would be less likely to make errors if the system explicitly reminded them to determine whether the WINDEX PIA is applicable before they process claims.

## **Widow(er)s Due Higher Benefits with Delayed Applications**

Employees did not document in MCS that they had discussed the impact filing decisions had on 37 of 50 sampled widow(er) beneficiaries, as required.<sup>7</sup> In addition, employees concurrently awarded widow(er)s and retirement benefits with the same month of entitlement (that is, the beneficiary's widow[er]s and retirement benefits began in the same month).<sup>8</sup> The remaining 13 beneficiaries did not meet the criteria for higher benefits.

We could not determine whether SSA employees informed the beneficiaries of their option to receive widow(er) benefits only and delay filing for retirement benefits because they did not document in MCS or other Agency systems, as required by policy, that the widow(er) stated they understood the disadvantages of filing both claims and wanted to file anyway.<sup>9</sup>

Of the 37 widow(er)s, 15 indicated they did not want to file for retirement benefits on their own records. This is evidenced by statements in MCS that they did not want a widow(er)s benefit application to also apply to retirement benefits. However, SSA employees did not document whether they discussed the filing options with the widow(er)s. Without this documentation, we cannot know whether the beneficiaries understood their decision to file for benefits had an adverse effect on their future benefits and still chose to file their applications. We do not assert, and the reader should not infer, that Agency employees did not properly inform the applicants of their filing options and that the applicants unknowingly filed disadvantageous claims. Following is an example.

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<sup>7</sup> At the time of our review, the policy in effect was SSA, POMS, GN 00201.005, C.4 (September 9, 2025).

<sup>8</sup> At the time of our review, the policy in effect was SSA, POMS, GN 00201.005, C.4 (September 9, 2025).

<sup>9</sup> At the time of our review, the policy in effect was SSA, POMS, GN 00201.005, C.4 (September 9, 2025).

**Example.** In October 2018, an individual applied, and was eligible, for a widow's benefit, a retirement benefit, or a combined widow's and retirement benefit. MCS included a statement that the widow preferred to receive widow's benefits only, though the SSA employee may have discussed other filing options with the beneficiary without documentation of the discussion.

We cannot determine whether the beneficiary understood the options because there was no documentation of a discussion. SSA paid a combined widow's and retirement benefit of \$1,826 and eliminated the option to apply for higher retirement benefits later. Had the SSA employee limited the application's scope, the widow would have received the \$1,826 monthly widow's benefit and retained the option to receive a \$2,757 retirement benefit at age 70. As a result, the widow received \$10,382 less than she would have had she received widow's benefits only until she attained age 70 and claimed the higher retirement benefits at age 70.

Of the 37 beneficiaries we identified, as of November 2023, 30 widow(er)s were over age 70 and were receiving less benefits than they would have had they chosen to receive widow(er)s benefits only. These beneficiaries would have received approximately \$748,000 in additional benefits from their month of entitlement had they delayed filing their retirement application until age 70. Projecting these results to the audit population, we estimate 4,347 beneficiaries over age 70 would have received approximately \$108.5 million in additional benefits had they delayed filing their retirement applications until age 70. Additionally, we estimate the 30 beneficiaries will receive approximately \$1.4 million less in benefits over their lifetimes. We estimate the 4,347 beneficiaries will receive approximately \$169.8 million less in benefits over their lifetimes.

The remaining seven widow(er)s were under age 70 as of November 2023 and may receive approximately \$36,000 less, annually, in benefits after they attain age 70 than they would have had they chosen to receive widow(er)s benefits only instead of claiming both their widow(er)s and retirement benefits in the same months. Projecting these results to the audit population, we estimate 1,020 beneficiaries would have received approximately \$5.2 million, annually, in higher benefits once they attain age 70. Additionally, we estimate the seven beneficiaries will receive approximately \$584,000 less in benefits over their lifetimes after they attain age 70. We estimate the 1,020 beneficiaries will receive approximately \$70 million less in benefits over their lifetimes after they attain age 70.

SSA will not re-open the claims for the 37 beneficiaries in our review because of the Agency's administrative finality rules.<sup>10</sup> According to SSA's Office of Law and Policy, the beneficiaries in our review did not meet the criteria for re-opening and were not entitled to higher benefits because the absence of documentation about discussing the option to delay filing for retirement insurance benefits did not indicate the discussion did not occur and the determination was incorrect.

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<sup>10</sup> SSA, POMS, GN 04001.010 (December 22, 1989). Once a determination or decision becomes final, it can only be reopened and revised for certain reasons and within certain time periods pursuant to SSA's administrative finality policy.

Although the Agency established policy for employees to inform beneficiaries of their filing options and document the discussion in MCS and other Agency systems, it does not have supporting controls to ensure employees do so. During this review, subject-matter experts stated SSA did not have controls to limit the risk that employees do not discuss the advantages and disadvantages of filing applications for both widow(er)s and retirement benefits. They also stated the Agency did not have controls to limit the risk employees may not document claimants' filing decisions that may adversely affect their future benefits, as required by policy.<sup>11</sup> Finally, SSA did not have controls to prevent employees from processing retirement claims even when widow(er)s' benefit applications indicate they do not want to file for benefits on their own record.

Subject-matter experts suggested to us that SSA could improve payment accuracy if it made system improvements to alert employees when claimants list deceased spouses on their benefit applications or file claims for widow(er)'s benefits. Employees would be less likely to make errors if the system explicitly reminded them to discuss filing options and document the discussions before they process claims.

## CONCLUSION

SSA could strengthen its controls to ensure it applies the correct PIAs for widow(er)s when their spouses die before they attained age 62. By enhancing these processes, SSA can help ensure widow(er)s receive the full benefits to which they are entitled throughout their lifetimes. Providing beneficiaries the accurate monthly benefit amount is vital to protecting the public's earned benefits under the Old-Age, Survivors, and Disability Insurance program.

Additionally, SSA can improve its controls to ensure employees consistently inform beneficiaries of their option to receive widow(er) benefits only and delay filing for retirement benefits when applicable and document the beneficiaries' decisions in the Agency's system as required. While it is solely the beneficiary's decision to file, it is important for SSA employees to discuss situations where filing may adversely affect current or future benefits. By following policy requirements, including documenting these discussions, SSA can help beneficiaries make well-informed decisions and avoid outcomes that may be irreversible because of the Agency's administrative finality rules.

## RECOMMENDATIONS

We recommended that SSA:

1. Take appropriate action for the 11 widow(er)s who were eligible for higher monthly benefits.
2. Take appropriate action for the remaining population of 54,773 widow(er)s who may be eligible for higher monthly benefits.
3. Establish controls to ensure employees evaluate claims for a WINDEX PIA when a widow(er) applies on the record of a wage earner who died before reaching age 62.

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<sup>11</sup> At the time of our review, the policy in effect was SSA, *POMS*, GN 00201.005, C.4 (September 9, 2025).

4. Enhance SSA's systems to generate alerts reminding employees to (1) discuss filing options when a claimant lists a deceased spouse on the benefit application or files a widow(er) claim and a retirement claim with the same month of entitlement and (2) document the discussion as required.

## **AGENCY COMMENTS**

SSA agreed to implement our recommendations; see Appendix C.

# ***APPENDICES***

## Appendix A – SCOPE AND METHODOLOGY

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To accomplish our objective, we:

- Reviewed applicable sections of the *Social Security Act*, Code of Federal Regulations, and Social Security Administration (SSA) policies and procedures.
- Interviewed employees from SSA's Offices of Field Operations, the Chief Information Officer, and Law and Policy to (1) identify what actions SSA took in response to prior audits, (2) determine whether additional alerts or controls related to widow(er)'s indexing (WINDEX) Primary Insurance Amount (PIA) cases were implemented or had plans to be implemented, and (3) discuss SSA's application of administrative finality rules to delayed retirement benefits application cases.
- Reviewed relevant, prior SSA Office of the Inspector General audit work and any resulting completed actions and ongoing initiatives.
- Identified 62,096 widow(er) beneficiaries potentially eligible for higher monthly benefit amounts, from SSA's Master Beneficiary Record (MBR) as of November 2023. We identified two distinct populations.
  - **Population 1:** 54,843 widow(er) beneficiaries who, according to the MBR, were entitled to benefits, but did not have a WINDEX PIA. These beneficiaries were initially eligible for benefits in 1985 or later and appeared on the record of a wage earner who died before they attained age 62. We selected a random sample of 70 beneficiaries to determine whether SSA
    - properly paid widow(er) beneficiaries eligible for a WINDEX PIA and
    - had controls to mitigate the risk of SSA employees not applying the correct PIA calculation or not identifying WINDEX PIA-eligible widow(er) beneficiaries.
  - **Population 2:** 7,253 beneficiaries who, according to the MBR, were dually entitled to widow(er)'s and retirement benefits before age 70 with the same initial month of entitlement. The combined widow(er) and retirement monthly benefit amount for these beneficiaries may have been less than the retirement monthly benefit amount at age 70, had they delayed their retirement applications until that age. We selected a random sample of 50 beneficiaries to determine whether
    - widow(er) beneficiaries could have received higher monthly benefits had they delayed applying for their retirement benefits;
    - SSA employees appropriately communicated the disadvantages of filing a retirement benefits application to the beneficiary and documented the beneficiary's decision to file anyway; and
    - SSA had controls to mitigate the risk that SSA employees would not appropriately complete the application or documentation processes.

- To complete our sample review, we
  - reviewed case development information, documentation, and applications from SSA's MBR, Modernized Claims System, and Evidence Portal;
  - reviewed queries from SSA's Informational Certified Earnings Record and Interactive Computation Facility;
  - determined the amount of underpayments potentially due widow(er) beneficiaries;
  - calculated the amount of underpayments that may occur over beneficiaries' lifetimes if SSA does not complete corrective actions; and
  - projected the results of our review to each audit population.

We conducted our review between October 2024 and January 2026. We assessed the reliability of the data extracts provided by conducting electronic testing, comparing them to prior audit data extracts, tracing random samples of data to source documents, and reviewing existing information. We determined the data were sufficiently reliable for the purposes of this report.

The principal entity audited was SSA's Office of Field Operations. We assessed the significance of internal controls necessary to satisfy the audit objective. This included an assessment of five internal control components. In addition, we reviewed the principles of internal controls associated with the audit objective. We identified the following component and principles as significant to the audit objective.

- Component 3: Control Activities
  - Principle 10: Design control activities
  - Principle 11: Design activities for the information system.
  - Principle 12: Implement control activities

We conducted this performance audit in accordance with generally accepted government auditing standards. Those standards require that we plan and conduct the audit to obtain sufficient, appropriate evidence to provide a reasonable basis for our findings and conclusions based on audit objectives. We believe the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objective.

## Appendix B – SAMPLING METHODOLOGY AND RESULTS

We obtained our audit populations as detailed in Appendix A. To conduct this review, we used a simple random sample statistical approach. This is a standard statistical approach used for creating a sample from an audit population completely at random. Each sample item had an equal chance of selection, and the selection of one item had no impact on the selection of other items. This guaranteed that we chose a sample that represented the audit population, absent human biases, and ensured statistically valid conclusions of, and projections to, the entire audit population under review. Our sampling approach for this review ensures the reported projections are statistically sound and defensible.

### Population 1

Widow(er) beneficiaries in Population 1 were entitled to benefits on deceased wage earners' records who died before age 62 but did not have a widow(er)'s indexing (WINDEX) Primary Insurance Amount (PIA).

**Table B–1: Population 1 Sample Size**

Description	Beneficiaries
Population	54,843
Sample Size	70

The Social Security Administration (SSA) did not pay 11 widow(er) beneficiaries approximately \$98,000 because employees did not use the correct eligibility year when calculating the PIAs.<sup>1</sup> Projecting the results of the sample to the audit population, we estimate SSA underpaid 8,618 widow(er)s approximately \$50.4 million.

**Table B–2: Benefits Payable to Widow(er) Beneficiaries Without a WINDEX PIA**

Description	Beneficiaries	Payments
Sample Results	11	\$97,768
Point Estimate	8,618	\$50,424,106
Projection – Lower Limit	4,977	\$13,621,588
Projection – Upper Limit	13,525	\$87,226,623

Note: All projections are at the 90-percent confidence level.

If SSA does not take corrective action, we estimate SSA will underpay seven widow(er)s approximately \$283,000 over their lifetimes.<sup>2</sup> We estimate SSA will underpay 5,484 beneficiaries almost \$221.4 million over their lifetimes.

<sup>1</sup> We also determined SSA did not pay one widow(er) beneficiary the appropriate monthly benefit amount because employees used the incorrect PIA when manually processing the case. SSA overpaid the beneficiary approximately \$9,000. We did not include this error case in our estimates because it was the only case with this type of error.

<sup>2</sup> We estimated underpayments based on the widow(er)s life expectancy, obtained from SSA, *Actuarial Life Table*, <https://www.ssa.gov/oact/STATS/table4c6.html> (July 1, 2025).

**Table B-3: Benefits Payable to Widow(er) Beneficiaries  
Without a WINDEX PIA (Lifetime)**

Description	Beneficiaries	Payments
Sample Results	7	\$282,556
Point Estimate	5,484	\$221,374,553
Projection – Lower Limit	2,628	\$46,092,215
Projection – Upper Limit	9,849	\$396,656,891

Note: All projections are at the 90-percent confidence level.

## Population 2

Widow(er) beneficiaries in Population 2 may have been eligible for higher benefits had they delayed their retirement benefits application until age 70.

**Table B-4: Population 2 Sample Size**

Description	Beneficiaries
Population	7,253
Sample Size	50

For beneficiaries, employees did not document they had discussed the less advantageous filing decisions and concurrently awarded widow(er)s and retirement benefits with the same month of entitlement. Of these, 30 widow(er)s were over age 70 as of November 2023 and receiving less benefits than they would have had they chosen to receive widow(er)s benefits only instead of beginning their widow(er)s and retirement benefits in the same month. These beneficiaries would have received approximately \$748,000 in additional benefits had they delayed filing their retirement application until age 70. Projecting these results to the audit population, we estimate 4,347 beneficiaries over age 70 would have received approximately \$108.5 million in additional benefits had they delayed filing their retirement application until age 70.

**Table B-5: Retirement Benefits Payable to Widow(er)s  
Age 70 or Older**

Description	Beneficiaries	Payments
Sample Results	30	\$748,272
Point Estimate	4,347	\$108,526,594
Projection – Lower Limit	3,638	\$72,840,185
Projection – Upper Limit	4,926	\$144,213,005

Note: All projections are at the 90-percent confidence level.

The 30 beneficiaries will receive approximately \$1.4 million less in benefits over their lifetimes. We estimate the 4,347 beneficiaries will receive approximately \$108.5 million less in benefits over their lifetimes.

**Table B–6: Retirement Benefits Payable to Widow(er)s Age 70 or Older (Lifetime)**

Description	Beneficiaries	Payments
Sample Results	30	\$1,419,381
Point Estimate	4,347	\$169,797,849
Projection – Lower Limit	3,638	\$124,207,488
Projection – Upper Limit	4,926	\$215,388,211

Note: All projections are at the 90-percent confidence level.

The remaining seven widow(er)s were under age 70 as of November 2023 and may receive less in benefits after attaining age 70 than they would have had they chosen to receive widow(er)s benefits only instead of beginning their widow(er)s and retirement benefits in the same month. These beneficiaries would have received approximately \$36,000 in additional benefits, annually, once they attain age 70, had they chosen to delay filing their retirement application until age 70. Projecting the results of the sample to the audit population, we estimate 1,020 beneficiaries would have received approximately \$5.2 million in additional benefits, annually, after they attain age 70 had they chosen to delay filing their retirement application until age 70.

**Table B–7: Annual Retirement Benefits Payable to Widow(er)s Under Age 70**

Description	Beneficiaries	Payments
Sample Results	7	\$35,952
Point Estimate	1,020	\$5,232,939
Projection – Lower Limit	853	\$3,512,210
Projection – Upper Limit	1,155	\$6,953,667

Note: All projections are at the 90-percent confidence level.

The seven beneficiaries will receive approximately \$584,000 less in benefits over their lifetimes after they attain age 70. We estimate 1,020 beneficiaries will receive approximately \$70 million less in benefits over their lifetimes after they attain age 70.

**Table B–8: Annual Retirement Benefits Payable to Widow(er)s Under Age 70 (Lifetime)**

Description	Beneficiaries	Payments
Sample Results	7	\$584,220
Point Estimate	1,020	\$70,029,622
Projection – Lower Limit	853	\$51,226,817
Projection – Upper Limit	1,155	\$88,832,426

Note: All projections are at the 90-percent confidence level.

# Appendix C – AGENCY COMMENTS

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## SOCIAL SECURITY

Office of the Commissioner

### MEMORANDUM

Date: March 27, 2026

Refer To: TQA-1

To: Michelle L. Anderson  
Assistant Inspector General for Audit

A handwritten signature in black ink, appearing to read "Chad Poist".

From: Chad Poist  
Chief Risk Officer

Subject: Office of the Inspector General Draft Memorandum "Widow(er) Beneficiaries Potentially Eligible for Higher Monthly Benefit Amounts" (032409) -- INFORMATION

Thank you for the opportunity to review the draft report. We agree with the recommendations.

Please let me know if I can be of further assistance. You may direct staff inquiries to Amy Gao, Director of the Audit Liaison Staff, at (410) 966-1711.

SOCIAL SECURITY ADMINISTRATION BALTIMORE, MD 21235-0001



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