

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

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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.