



# Press Release

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## **Report: SSA Needs to Take Steps to Ensure Widow(er)s Are Appropriately Paid and Well-Informed Regarding Benefit Options**

The Social Security Administration (SSA) Office of Inspector General (OIG) recently completed an audit that found some widow(er) beneficiaries may not be receiving the full monthly benefits to which they are entitled.

The audit, conducted between October 2024 and January 2026, reviewed two populations of widow(er) beneficiaries: those who did not have benefits adjusted when their spouses died before age 62, and those who became dually entitled to both widow(er) and retirement benefits in the same month. To determine whether SSA paid widow(er) beneficiaries the appropriate monthly benefits, SSA OIG reviewed a randomly chosen sample of widow(er) beneficiaries from each population.

The auditors found SSA paid 59 percent of the sampled beneficiaries the correct monthly benefit amounts. However, 41 percent were either paid inappropriately or lacked documentation regarding whether SSA employees informed them of their filing options.

The audit found SSA employees did not apply the appropriate calculation used for widow(er) beneficiaries whose spouses died before age 62, resulting in SSA underpaying an estimated 8,618 widow(er)s approximately \$50.4 million.

Additionally, because SSA employees did not consistently document discussions with beneficiaries, auditors were not able to determine whether employees fully informed the sampled beneficiaries of their option to file for widow(er) benefits only and delay filing for retirement benefits. SSA OIG estimated another 5,367 widow(er)s could have received a projected \$113.8 million in additional benefits had they delayed their retirement claims until age 70.

SSA OIG's findings were consistent with prior similar audits. Despite SSA OIG's prior recommendations, auditors found the Agency still needs to make improvements to ensure: (1) SSA applies the correct calculation for widow(er)s whose spouses died before attaining age 62, and (2) employees consistently inform beneficiaries of their filing options and document these discussions.

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“Providing beneficiaries the accurate monthly benefit amount is vital to protecting the public’s earned benefits,” said Michelle L. Anderson, Assistant Inspector General for Audit as First Assistant. “By following policy requirements, including ensuring employees document their discussions with beneficiaries, SSA can help beneficiaries make well-informed decisions and avoid outcomes that may be irreversible.”

SSA OIG recommended the Agency take appropriate actions on widow(er)s identified in the sample review and the remaining population of widow(er)s who may be eligible for higher monthly benefits because their spouse died before age 62. Further, the auditors recommended SSA establish controls to ensure employees evaluate claims to determine whether the calculation should apply when a widow(er) applies on the record of a wage earner who died before reaching age 62. Finally, SSA OIG recommended SSA enhance its systems to generate alerts reminding employees to (1) discuss filing options when a claimant lists a deceased spouse on their 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. SSA agreed to implement SSA OIG’s recommendations.

Read the full report [here](#).