

Retirement Beneficiaries Potentially Eligible for Widow(er)'s Benefits

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Office of Audit Report Summary

Objective

To determine whether there were individuals receiving retirement benefits who may have been eligible for, but not receiving, higher widow(er)'s benefits.

Background

The Social Security Administration (SSA) administers the Old-Age, Survivors and Disability Insurance program to provide monthly benefits to retired and disabled workers, including their dependents and survivors. An individual can be dually entitled to retirement benefits based on his/her own work history and widow(er)'s benefits based on the earnings of his/her deceased spouse.

Generally, an individual may be entitled to widow(er)'s benefits if he/she (a) was married to a wage earner who was fully insured when he or she died; (b) attained age 60 (or age 50 if disabled); (c) is unmarried (unless the marriage can be disregarded); (d) filed an application for widow(er)'s benefits; and (e) is not entitled to a retirement insurance benefit that equals or exceeds the deceased wage earner's primary insurance amount.

We identified 30,768 individuals receiving retirement benefits as of January 2019 who may be eligible for additional widow(er)'s benefits. From this population, we selected a random sample of 100 beneficiaries for review.

Findings

Of the 100 retirement beneficiaries sampled, 69 were eligible for higher widow(er)'s benefits. Of these 69 widow(er)s, there were

- 20 who filed claims and whom SSA determined were entitled to widow(er)'s benefits before the start of our audit and
- 49 who were eligible for approximately \$630,000 in widow(er)'s benefits.

The remaining 31 retirement beneficiaries were not due widow(er)'s benefits.

This occurred because SSA (1) employees did not always assess and take action when cases were alerted for possible payment increases, and/or (2) did not have processes to detect beneficiaries potentially eligible for higher widow(er)s benefits.

Based on the results of our review, we estimate 15,076 retirement beneficiaries were eligible for \$193.8 million in widow(er)'s benefits as of September 2019. Further, we estimate 12,615 of these beneficiaries could lose an additional \$530.9 million in widow(er)'s benefits over their lifetimes.

Recommendations

We made five recommendations for SSA to act on the cases we identified as potentially eligible for higher widow(er)s benefits, evaluate improvements needed for its quality reviews, clarify its instructions, and develop additional processes to identify retirement beneficiaries who are potentially eligible for widow(er)'s benefits. SSA agreed with our recommendations.