

Widow(er)s Eligible for an Earlier Initial Month of Entitlement

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Office of Audit Report Summary

Objective

To determine whether the Social Security Administration (SSA) had adequate controls to establish a correct initial month of entitlement for widow(er) beneficiaries.

Background

Individuals may be entitled to widow(er)'s benefits if they were married to the deceased worker, attained age 60 (or age 50 if disabled), and filed an application. SSA employees are responsible for explaining the advantages of filing an application so the individual can make an informed filing decision.

Generally, the initial month of entitlement begins with the month the individual applies for benefits. However, a widow(er)'s initial month of entitlement could be earlier than the month of application if it does not reduce the widow(er)'s monthly benefit amount. A widow(er)'s initial month of entitlement may be up to 6 months before his/her application filing date or 12 months if he/she is disabled.

We identified 218,052 widow(er)s in current pay who may have been eligible for an earlier initial month of entitlement.

Findings

SSA needs to improve controls to ensure it establishes the correct initial month of entitlement for widow(er) beneficiaries. Based on our random sample, we estimate SSA underpaid \$285 million to 110,116 widow(er)s who were eligible for an earlier initial month of entitlement.

This occurred because SSA employees improperly established an initial month of entitlement for widow(er)s who met the requirements for entitlement before their application filing date or did not document why the widow(er)s refused an earlier initial month of entitlement, as required. Finally, SSA did not have system controls to alert employees when widow(er)s were eligible for an earlier initial month of entitlement.

Recommendations

We recommend that SSA:

1. Take appropriate action for the 101 widow(er)s we identified.
2. Determine the feasibility of reviewing the remaining population of widow(er)s who may be eligible for additional months of benefits before their application filing date and could have chosen an earlier initial month of entitlement.
3. Determine whether it should develop additional controls to ensure employees identify widow(er)s who may be eligible for additional months of benefits before their application filing date and establish a correct initial month of entitlement.
4. Remind employees to document why widow(er)s did not elect additional months of benefits, which resulted in a later initial month of entitlement.

SSA agreed with all our recommendations.