

Social Security Survivors Benefits

Social Security survivors benefits are paid to widows, widowers, and dependents of eligible workers. This benefit is particularly important for young families with children.

The Social Security Administration (SSA) page *Survivors Benefits* (ssa.gov/benefits/survivors/) provides detailed information about survivors benefits and can help you understand what to expect from Social Security when you or a loved one dies. This page is also available in Spanish.



The Basics About Survivors Benefits

Your family members may receive survivors benefits if you die. If you are working and paying into Social Security, some of those taxes you pay are for survivors benefits. Your spouse, children, and parents could be eligible for benefits based on your earnings.

You may receive survivors benefits when a family member dies. You and your family could be eligible for benefits based on the earnings of a worker who died. The deceased person must have worked long enough to qualify for benefits.

Apply for Survivors Benefits

You should notify the SSA immediately when a person dies. However, **you cannot report a death or apply for survivors benefits online.**

In most cases, the funeral home will report the person's death to the SSA. You should give the funeral home the deceased person's Social Security number if you want them to make the report.

If you need to report a death or apply for benefits, call 1-800-772-1213 (TTY 1-800-325-0778). You can speak to a Social Security representative between 8:00 a.m. – 7:00 p.m. Monday through Friday. Although SSA offices are closed to the public, employees from those offices are assisting people by telephone. You can find the phone number for your local office by using the Social Security Office Locator online and looking under Social Security Office Information. The toll-free "Office" number is your local office.

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If you are not getting benefits

If you are not getting benefits, you should apply for survivors benefits promptly because, in some cases, benefits may not be retroactive.

If you are getting benefits

If you are getting benefits on your spouse's or parent's record:

- ☒ You generally will not need to file an application for survivors benefits.
- ☒ The SSA will automatically change any monthly benefits you receive to survivors benefits after receipt of the report of death.
- ☒ SSA may be able to pay the Special Lump-Sum Death Payment automatically.

If you are getting retirement or disability benefits on your own record:

- ☒ You will need to apply for the survivors benefits.
- ☒ SSA will check to see whether you can get a higher benefit as a widow or widower.

Documents You Need to Apply

At [SSA.gov/benefits/survivors/](https://www.ssa.gov/benefits/survivors/), select the benefit you will be applying for from the list online to see what information and documents you may need when you apply for:

- ☒ Widows/Widowers or Surviving Divorced Spouse's Benefits.
- ☒ Child's Benefits.
- ☒ Mother's or Father's Benefits (You must have a child under age 16 or disabled in your care.)
- ☒ Lump-Sum Death Payment.
- ☒ Parent's Benefits (You must have been dependent on your child at the time of his or her death.)

If you don't have all the documents you need, **don't delay applying** for Social Security benefits. In many cases, your local Social Security office can contact your state Bureau of Vital Statistics and verify your information online at no cost to you. If SSA can't verify your information online, they can still help you get the information you need.

Mailing Your Documents

If you mail any documents to SSA, you must include the Social Security number so that SSA can match them with the correct application. Do not write anything on the original documents. Write the Social Security number on a separate sheet of paper and include it in the mailing envelope along with the documents.