



Securing today  
and tomorrow

# Survivors Benefits

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## The importance of Social Security survivors insurance

The loss of the family wage earner can be devastating both emotionally and financially. Social Security helps by providing income for the families of workers who die.

This booklet gives you an overview of Social Security survivors benefits paid to the spouses and children of workers who die. This booklet isn't intended to answer all the questions you may have. For more information about our survivors benefits, visit our website, or call our toll-free number.

## If you're working...what you need to know about survivors benefits

### **“Life insurance” from Social Security**

Many people think of us only as a retirement program. But some of the Social Security taxes you pay go toward survivors benefits for workers and their families. In fact, the value of the survivors benefits you have under us is probably more than the value of your individual life insurance.

When you die, certain members of your family may be eligible for survivors benefits. These include surviving spouses (and divorced surviving spouses), children, and dependent parents.

### **How do I earn survivors benefits?**

As you work and pay Social Security taxes, you earn credits toward your Social Security benefits. The number of years you need to work for your family to be eligible for Social Security survivors benefits depends on your age when you die. The younger you are, the fewer years you need to have worked. But no one needs more than 10 years of work to be eligible for any Social Security benefit.

**Under a special rule**, we can pay benefits to your children and your spouse who is caring for the children. This applies if you've worked for only one and one-half years in the three years just before your death.

### **Who can get survivors benefits based on your work?**

- **Your surviving spouse** may be able to get full benefits at full retirement age. The full retirement age for survivors is age 66 for people born between 1945 and 1956. And the full retirement age will gradually increase to age 67 for people born in 1962 or later. This is different from the full retirement age for retirement benefits, which is 67 for people born in 1960 or later. Your surviving spouse can get reduced benefits as early as age 60. If your surviving spouse has a disability, benefits can begin as early as age 50. For more information on survivors benefits, visit [www.ssa.gov/survivorplan](http://www.ssa.gov/survivorplan).
- **Your surviving spouse** may be able to get benefits at any age if they take care of your child who is younger than age 16 or who has a disability. The child must be receiving Social Security benefits.
- **Your unmarried children**, younger than age 18 (or up to age 19 if they're attending elementary or secondary school full time), may also be able to get benefits. Your children can get benefits at any age if they had a disability before age 22. Under certain circumstances, we can also pay benefits to your **stepchildren, grandchildren, step-grandchildren, or adopted children**.
- **Your dependent parents** may be able to get benefits if they're age 62 or older. For your parents to be eligible as dependents, you must have provided at least half of their support.

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## **Benefits for surviving divorced spouses**

If you've been divorced, your former spouse age 60 or older (or between 50 and 59 if they have a disability) can get benefits, if your marriage lasted at least 10 years. Your former spouse, however, doesn't have to meet the age or length-of-marriage rule if they care for your child who is younger than age 16 or who has a disability, and entitled on your record. The child must be yours and your former spouse's natural or legally adopted child.

Benefits paid to you as a surviving divorced spouse won't affect the benefit amounts for other survivors getting benefits on the worker's record. If you're the surviving divorced parent, with the worker's child under age 16 or with a disability in your care, your benefit can affect the benefits of others on the record.

## **One-time Lump-Sum Death Payment**

If you've worked long enough, we make a one-time payment of \$255 when you die. We can only pay this benefit to your spouse or child if they meet certain requirements. Survivors must apply for this payment within 2 years of the date of death.

## **How much are benefits?**

How much your family can get depends on your average lifetime earnings. The more you earned, the greater their benefits will be.

Check your *Social Security Statement (Statement)* to see an estimate of survivors benefits we could pay. It also shows an estimate of your retirement and disability benefits and provides other important information. Create a personal *my* Social Security account online to review your *Statement*.

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## **Online *my* Social Security account**

You can now easily set up a personal *my* Social Security account. This allows you to access your *Statement* to check your earnings and get your benefit estimates. You can also use your personal *my* Social Security account to request a replacement Social Security number (SSN) card (available in some states and the District of Columbia).

If you receive Social Security benefits, you can also:

- Get your benefit verification letter.
- Change your address and phone number.
- Request a replacement Medicare card.
- Get a replacement SSA-1099 or SSA-1042S for tax season.
- Start or change your direct deposit.

To create a personal *my* Social Security account, you must be at least 18 years old, have an SSN, and a valid email address. To create an account, go to **[www.ssa.gov/myaccount](http://www.ssa.gov/myaccount)**.

If you are a new *my* Social Security customer, you will need to create a credential with one of our two credential service providers, Login.gov or ID.me or sign in with your existing Login.gov or ID.me account. If you don't have an account, select the "Create an Account with Login.gov" link to start this one-time registration process. If you create a credential with Login.gov, you may still need to provide some additional personal information to verify your identity.



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## When a relative dies...what you need to know about survivors benefits

### How do I apply for benefits?

#### *If you're not currently getting Social Security benefits*

Apply for survivors benefits promptly because, for some claims, we'll pay benefits from the time you apply and not from the time the worker died.

You can apply by telephone or at any Social Security office. We'll need certain information, but don't delay applying if you don't have everything. We'll help you get what you need. We need either original documents or copies certified by the agency that issued them.

The information we need includes:

- Proof of death — either from a funeral home or a death certificate.
- Your SSN, and the deceased worker's SSN.
- Your birth certificate.
- Your marriage certificate if you're a surviving spouse.
- Your divorce papers if you're applying as a surviving divorced spouse.
- Dependent children's SSNs, if available, and birth certificates.
- Deceased worker's W-2 forms or federal self-employment tax return for the most recent year.
- The name of your bank and your account number so your benefits can be deposited directly into your account.

## ***If you're already getting Social Security benefits***

If you're getting benefits as a spouse based on your spouse's work, we'll change your payments to survivors benefits when you report the death to us. If we need more information, we'll contact you.

If you're getting benefits based on your own work, call or visit us. We'll check to see if you can get more money as a surviving spouse. If so, you'll get a combination of benefits that equals the higher amount. You must complete an application to switch to survivors benefits. We also need to see your spouse's death certificate.

### **How much will I receive?**

We base the benefit amount on the earnings of the person who died. The more the worker paid into Social Security, the greater your benefits will be.

We use the deceased worker's basic benefit amount to calculate the percentage survivors can get. The percentage depends on the survivor's age and relationship to the worker. If the worker who died was getting reduced benefits, we'll base your survivor's benefit on that amount.

In most typical claims for benefits a:

- Surviving spouse, at full retirement age or older, generally gets 100% of the worker's basic benefit amount.
- Surviving spouse, age 60 or older, but under full retirement age, gets between 71% and 99% of the worker's basic benefit amount.
- Surviving spouse, any age, with a child younger than age 16, gets 75% of the worker's benefit amount.
- Child gets 75% of the worker's benefit amount.

### **Maximum family benefits**

There's a limit to the benefits we can pay to you and other family members each month. The limit varies between 150% and 180% of the deceased worker's benefit amount.

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## Pensions from work not covered by Social Security

If you get a pension from work for which you paid Social Security taxes, that pension won't affect your Social Security benefits. However, if you get a retirement or disability pension from work not covered by Social Security, we may reduce your Social Security benefit. Work not covered by Social Security may include the federal civil service, some state or local government employment, or work in a foreign country.

For more information, read *Government Pension Offset* (Publication No. 05-10007) for government workers who may be eligible for Social Security benefits on the earnings record of a spouse. Read *Windfall Elimination Provision* (Publication No. 05-10045) for people who worked in another country, or government workers who are also eligible for their own Social Security benefits.

### What if I work?

If you work while getting Social Security survivors benefits and are younger than full retirement age, we may reduce your benefits if your earnings exceed certain limits. The full retirement age for survivors is 66 for people born between 1945 and 1956. The full retirement age will gradually increase to age 67 for people born in 1962 or later. To find out what the earnings limits are this year and how earnings above those limits reduce your Social Security benefits, read *How Work Affects Your Benefits* (Publication No. 05-10069).

There's no earnings limit beginning with the month you reach full retirement age.

Also, your earnings will reduce **only** your benefits, not the benefits of other family members.

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## What if I remarry?

Usually, you can't get surviving spouse's benefits if you remarry before age 60 (or age 50 if you have a disability). But remarriage after age 60 (or age 50 if you have a disability) won't prevent you from getting benefit payments based on your **former** spouse's work. And at age 62 or older, you can get benefits on your new spouse's work, if those benefits would be higher.

## Right to appeal

If you disagree with a decision made on your claim, you can appeal it. For an explanation of the steps you can take, read *Your Right To Question The Decision Made On Your Claim* (Publication No. 05-10058).

## Contacting Us

There are several ways to contact us, such as online, by phone, and in person. We're here to answer your questions and to serve you. For nearly 90 years, we have helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout their life's journey.

## Visit our website

The most convenient way to conduct business with us is online at **[www.ssa.gov](http://www.ssa.gov)**. You can accomplish a lot.

- Apply for *Extra Help* with Medicare prescription drug plan costs.
- Apply for most types of benefits.
- Start or complete your request for an original or replacement Social Security card.
- Find copies of our publications.
- Get answers to frequently asked questions.

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When you create a personal *my* Social Security account, you can do even more.

- Review your *Statement*.
- Verify your earnings.
- Get estimates of future benefits.
- Print a benefit verification letter.
- Change your direct deposit information (Social Security beneficiaries only).
- Get a replacement SSA-1099/1042S.

## Call us

If you cannot use our online services, we can help you by phone when you call our National toll-free 800 Number. We provide free interpreter services upon request.

You can call us at **1-800-772-1213** — or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing — between 8:00 a.m. – 7:00 p.m., Monday through Friday. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.** We also offer many automated telephone services, available 24 hours a day, so you may not need to speak with a representative.

If you have documents we need to see, they must be original or copies that are certified by the issuing agency.







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**Social Security Administration**

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