



Social Security

Benefits Planner: Survivors | If You Are The Survivor

Just as you plan for your family's protection if you die, you should consider the Social Security benefits that may be available if you are the survivor — that is, the spouse, child, or parent of a worker who dies. That person must have worked long enough under Social Security to qualify for benefits.

How Your Spouse Earns Social Security Survivors Benefits

A worker can earn up to four credits each year. In 2019, for example, your spouse can earn one credit for each \$1,360 of wages or self-employment income. When your spouse has earned \$5,440, they have earned their four credits for the year.

The number of credits needed to provide benefits for survivors depends on the worker's age when they die. No one needs more than 40 credits (10 years of work) to be eligible for any Social Security benefit. But, the younger a person is, the fewer credits they must have for family members to receive survivors benefits.

Benefits can be paid to the worker's children and the surviving spouse who is caring for the children even if the worker doesn't have the required number of credits. They can get benefits if the worker has credit for one and one-half years of work (6 credits) in the three years just before their death. Each person's situation is different and you need to talk to a Social Security claims representative about your choices.

When A Family Member Dies

We should be notified as soon as possible 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 us. 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 7 a.m. and 7 p.m. Monday through Friday. You can also visit your [local Social Security office](#). An appointment is not required, but if you call ahead and schedule one, it may reduce the time you spend waiting to speak to someone.

Does Social Security pay death benefits?

A one-time payment of \$255 can be paid to the surviving spouse if he or she was living with the deceased; or, if living apart, was receiving certain Social Security benefits on the deceased's record.

If there is no surviving spouse, the payment is made to a child who is eligible for benefits on the deceased's record in the month of death.

What happens if the deceased received monthly benefits?

If the deceased was receiving Social Security benefits, you must return the benefit received for the month of death and any later months.

For example, if the person died in July, you must return the benefits paid in August. How you return the benefits depends on how the deceased received benefits:

- For funds received by direct deposit, contact the bank or other financial institution. Request that any funds received for the month of death or later be returned to Social Security.
- Benefits received by check must be returned to Social Security as soon as possible. **Do not cash any checks** received for the month in which the person dies or later.

Who receives benefits?

Certain family members may be eligible to receive monthly benefits, including:

- A widow or widower age 60 or older (age 50 or older if disabled);
- A surviving divorced spouse, under certain circumstances;
- A widow or widower at any age who is caring for the deceased's child who is under age 16 or disabled and receiving benefits on their record;
- An unmarried child of the deceased who is:
 - Younger than age 18 (or up to age 19 if he or she is a full-time student in an elementary or secondary school); or

- Age 18 or older with a disability that began before age 22.

Are other family members eligible?

Under certain circumstances, the following family members may be eligible:

- A stepchild, grandchild, step grandchild, or adopted child; and
- Parents, age 62 or older, who were dependent on the deceased for at least half of their support.

Eligible family members may be able to receive survivors benefits for the month that the beneficiary died.

Widow Or Widower

If you are the widow or widower of a person who worked long enough under Social Security, you can:

- receive full benefits at full retirement age for survivors or reduced benefits as early as age 60.

If you qualify for retirement benefits on your own record, you can switch to your own retirement benefit as early as age 62.

- begin receiving benefits as early as age 50 if you are disabled **and** the disability started before or within seven years of the worker's death.

If a widow or widower who is caring for the worker's children receives Social Security benefits, they're still eligible if their disability starts before those payments end or within seven years after they end.

- receive survivors benefits at any age, if you have not remarried and you take care of the deceased worker's child who is under age 16 or is disabled and receives benefits on the worker's record.

If you remarry **after you reach age 60** (age 50 if disabled), your remarriage will not affect your eligibility for survivors benefits.

- A widow, widower, or surviving divorced spouse cannot apply online for survivors benefits. You should contact Social Security at **1-800-772-1213** to request an appointment. (If you are deaf or hard of hearing, call our TTY number at **1-800-325-0778**.)

- If you wish to apply for disability benefits as a survivor, you can speed up the disability application process if you complete an [Adult Disability Report](#) and have it available at the time of your appointment.
- We use the same definition of disability for widows and widowers as we do for workers.

A few other situations:

- If you already receive benefits as a spouse, your benefit will automatically convert to survivors benefits after we receive the report of death.
- If you are also eligible for retirement benefits (but haven't applied yet), you have an additional option. You can apply for retirement or survivors benefits now and switch to the other (higher) benefit at a later date.
- For those already receiving retirement benefits, you can only apply for benefits as a widow or widower if the retirement benefit you receive is less than the benefits you would receive as a survivor.

If you became entitled to retirement benefits less than 12 months ago, you may be able to [withdraw your retirement application](#) and apply for survivors benefits only. If you do that, you can reapply for the retirement benefits at a later date when they will be higher.

Surviving Divorced Spouse

If you are the divorced spouse of a worker who dies, you could get benefits the same as a widow or widower, **provided that your marriage lasted 10 years or more.**

Benefits paid to you as a surviving divorced spouse won't affect the benefit amount for other survivors getting benefits on the worker's record.

If you remarry **after you reach age 60** (age 50 if disabled), the remarriage will not affect your eligibility for survivors benefits.

If you are caring for a child under age 16 or disabled and gets benefits on the record of your former spouse, you would not have to meet the length-of-marriage rule. The child must be your former spouse's natural or legally adopted child.

If you qualify because you have the worker's child in your care, [your benefit will affect the amount of the benefits of others on the worker's record.](#)

Minor Or Disabled Child

If you are the unmarried child under 18 (up to age 19 if attending elementary or secondary school full time) of a worker who dies, you can be eligible to receive Social Security survivors benefits.

And you can get benefits at any age if you were disabled before age 22 and remain disabled.

Besides the worker's natural children, their stepchildren, grandchildren, or adopted children may receive benefits under certain circumstances.

For Your Parents

If you are the dependent parent, who is at least age 62, of a worker who dies, you may be eligible to receive Social Security survivors benefits.

You must have been receiving at least half of your support from your working child and you must not be eligible to receive a retirement benefit that is higher than the benefit we could pay on your child's record. **Generally, you must not have married after your deceased adult child's death; however, there are some exceptions.**

Besides being the natural parent, you could also be the stepparent, or the adoptive parent if you became the deceased worker's parent before he or she was age 16.

Survivors Benefit Amount

Your survivors benefit amount is based on the earnings of the person who died. The more they paid into Social Security, the higher your benefits would be.

The monthly amount you would get is a percentage of the deceased's basic Social Security benefit. It depends on your age and the type of benefit you are eligible to receive.

If the person who died was receiving reduced benefits, we base your survivors benefit on that amount.

These are examples of the benefits that survivors may receive:

- Widow or widower, full retirement age or older — 100 percent of the deceased worker's benefit amount;
- Widow or widower, age 60 — full retirement age — 71½ to 99 percent of the deceased worker's basic amount;
- Disabled widow or widower aged 50 through 59 — 71½ percent;
- Widow or widower, any age, caring for a child under age 16 — 75 percent;
- A child under age 18 (19 if still in elementary or secondary school) or disabled — 75 percent; and
- Dependent parent(s) of the deceased worker, age 62 or older:
 - One surviving parent — 82½ percent.
 - Two surviving parents — 75 percent to each parent.

Percentages for a surviving divorced spouse would be the same as above.

There may also be a special lump-sum death benefit.

Maximum Family Amount

There's a limit to the amount that family members can receive each month. The limit varies, but it is generally equal to between 150 and 180 percent of the basic benefit rate.

If the sum of the benefits payable to family members is greater than this limit, the benefits will be reduced proportionately. (Any benefits paid to a surviving divorced spouse based on disability or age won't count toward this maximum amount.)

Other Things You Need To Know

There are limits on how much survivors may earn while they receive benefits.

Benefits for a widow, widower, or surviving divorced spouse may be affected by several additional factors:

- If you remarry **before you reach age 60** (age 50 if disabled), you cannot receive benefits as a surviving spouse while you are married.
- If you remarry **after you reach age 60** (age 50 if disabled), you will continue to qualify for benefits on your deceased spouse's Social Security record.

However, if your current spouse is a Social Security beneficiary, you may want to apply for spouse's benefits on their record. If that amount is more than your widow's or widower's benefit, you will receive a combination of benefits that

equals the higher amount.

- If you receive benefits as a widow, widower, or surviving divorced spouse, you can switch to your own retirement benefit as early as age 62. This assumes you are eligible for retirement benefits and your retirement rate is higher than your rate as a widow, widower, or surviving divorced spouse.
- In many cases, a widow or widower can begin receiving one benefit at a reduced rate and then, at full retirement age, switch to the other benefit at an unreduced rate.
- If you will also receive a pension based on work not covered by Social Security, such as government or foreign work, your Social Security benefits as a survivor may be affected.

A Special Lump-Sum Death Payment

A surviving spouse or child may receive a special lump-sum death payment of \$255 if they meet certain requirements.

Generally, the lump-sum is paid to the surviving spouse who was living in the same household as the worker when they died. If they were living apart, the surviving spouse can still receive the lump-sum if, during the month the worker died, they:

- were already receiving benefits on the worker's record **or**
- became eligible for benefits upon the worker's death.

If there's no eligible surviving spouse, the lump-sum can be paid to the worker's child (or children) if, during the month the worker died, the child:

- was already receiving benefits on the worker's record **or**
- became eligible for benefits upon the worker's death.

If the eligible surviving spouse or child is not currently receiving benefits, they must apply for this payment within two years of the date of death.

For more information about this lump-sum payment, contact your local Social Security office or call **1-800-772-1213** (TTY **1-800-325-0778**).