



Securing today  
and tomorrow

# Survivors Benefits





## What's inside

The importance of Social Security  
survivors insurance 1

---

If you're working...what you need to know  
about survivors benefits 1

---

When a relative dies...what you need  
to know about survivors benefits 5

---

Contacting Social Security 9

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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 Social Security's survivors benefits, visit our website, or call our toll-free numbers.

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

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

Many people think of Social Security 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 Social Security 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 widows, widowers (and divorced widows and widowers), 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**, if you've worked for only one and one-half years in the three years just before your death, we can pay benefits to your children and your spouse who is caring for the children.

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

- **Your widow or widower** may be able to get full benefits at full retirement age. The full retirement age for survivors is age 66 for people born in 1945-1956. And the full retirement age will gradually increase to age 67 for people born in 1962 or later. Your widow or widower can get reduced benefits as early as age 60. If your surviving spouse is disabled, benefits can begin as early as age 50. For more information on widows, widowers, and other survivors, visit [www.socialsecurity.gov/survivorplan](http://www.socialsecurity.gov/survivorplan).
- **Your widow or widower** can get benefits at any age if they take care of your child younger than age 16 or disabled, who's 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), can also get benefits. Your children can get benefits at any age if they were disabled before age 22. Under certain circumstances, we can also pay benefits to your **stepchildren, grandchildren, stepgrandchildren, or adopted children**.

**NOTE:** *Disabled children whose parents have limited income and resources may be eligible for Supplemental Security Income benefits. For more information read the publication, Benefits for Children With Disabilities (Publication No. 05-10026).*

- **Your dependent parents** can get benefits if they're age 62 or older. (For your parents to qualify as

dependents, you must have provided at least half of their support.)

## **Benefits for surviving divorced spouses**

If you've been divorced, your former wife or husband age 60 or older (50-59 if disabled) 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 take care of your child who is younger than age 16 or disabled, 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 rates for other survivors getting benefits on the worker's record. If you're the surviving divorced mother or father, with the worker's child under age 16 or disabled in your care, your benefit can affect the benefits of others on the record.

## **One-time death payment**

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

## **How much are benefits?**

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

Check your *Social Security 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 *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 secure online *my* Social Security account. This allows you to access your *Social Security Statement* to check your earnings and get your benefit estimates. You can also use your online *my* Social Security account to request a replacement Social Security number card (available in some states and the District of Columbia). If you receive 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; or
- Start or change your direct deposit.

You can create a *my* Social Security account if you're age 18 or older, have a Social Security number, a valid U.S. mailing address, and an email address. To create an account, go to **[www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount)**. You'll need to provide some personal information to confirm your identity; you'll be asked to choose a username and password; then you'll be asked for your email address. You'll need to select how you would like to receive a one-time security code — to a text-enabled cell phone or to the email address you registered — that you will need to enter when you create your account. Each time you sign in with your username and password, we will send a one-time security code to your cell phone or to your email address. The security code is part of our enhanced security feature to protect your personal information. Keep in mind that your cell phone provider's text message and data rates may apply.

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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 death certificate;
- Your Social Security number, and the deceased worker's SSN;
- Your birth certificate;
- Your marriage certificate, if you're a widow or widower;
- Your divorce papers, if you're applying as a divorced widow or widower;
- Dependent children's Social Security numbers, if available, and birth certificates;
- Deceased worker's W-2 forms or federal self-employment tax return for the most recent year; and
- 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 wife or husband 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 widow or widower. 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.

Social Security uses 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 widow or widower, at full retirement age or older, generally gets 100 percent of the worker's basic benefit amount;
- A widow or widower, age 60 or older, but under full retirement age, gets about 71-99 percent of the worker's basic benefit amount; or
- A widow or widower, any age, with a child younger than age 16, gets 75 percent of the worker's benefit amount;
- A child gets 75 percent of the worker's benefit amount.

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## **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 percent of the deceased worker's benefit amount.

## **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 — for example, the federal civil service, some state or local government employment, or work in a foreign country — we may reduce your Social Security benefit.

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 in 1945-1956. 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).

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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.

### **What if I remarry?**

Usually, you can't get widow's or widower's benefits if you remarry before age 60. But remarriage after age 60 (or age 50 if you're disabled) 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 *The Appeals Process* (Publication No. 05-10041).

You can handle your own appeal with free help from Social Security, or you can choose to have a representative help you. We can give you information about organizations that can help you find a representative. For more information about selecting a representative, read *Your Right to Representation* (Publication No. 05-10075).

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## Contacting Social Security

There are several ways to contact Social Security, including online, by phone, and in person. We're here to answer your questions and to serve you. For more than 80 years, Social Security has 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 Social Security business from anywhere at any time, is to visit **[www.socialsecurity.gov](http://www.socialsecurity.gov)**. There, you can:

- Create a *my* Social Security account to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, get a replacement SSA-1099/1042S, and more;
- Apply for Extra Help with Medicare prescription drug plan costs;
- Apply for retirement, disability, and Medicare benefits;
- Find copies of our publications;
- Get answers to frequently asked questions; and
- So much more!

### Call us

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.

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## *Notes*

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