



How Social Security Can Help You When a Family Member Dies

You should let Social Security know as soon as possible when a person in your family dies. Usually, the funeral director will report the person's death to Social Security. You'll need to give the deceased's Social Security number to the funeral director so they can make the report.

Some of the deceased's family members may be able to receive Social Security benefits if the deceased person worked long enough in jobs insured under Social Security to qualify for benefits. **Contact Social Security as soon as you can to make sure the family gets all the benefits they're entitled to.** Please read the following information carefully to learn what benefits may be available.

- We can pay a one-time payment of \$255 to the surviving spouse if they were living with the deceased. If living apart and eligible for certain Social Security benefits on the deceased's record, the surviving spouse may still be able to get this one-time payment. If there's no surviving spouse, a child who's eligible for benefits on the deceased's record in the month of death can get this payment.
- 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 widow or widower any age caring for the deceased's child who is under age 16 or disabled;
 - An unmarried child of the deceased who is:
 - o Younger than age 18 (or up to age 19 if they're a full-time student in an elementary or secondary school); or
 - o Age 18 or older with a disability that began before age 22;
 - A stepchild, grandchild, stepgrandchild, or adopted child under certain circumstances;
 - Parents, age 62 or older, who were dependent on the deceased for at least half of their support; and
 - A surviving divorced spouse, under certain circumstances.

If the deceased was receiving Social Security benefits, you must return the benefit received for the month of death or any later months. For example, if the person dies in July, you must return the benefit paid in August. If received by direct deposit, contact the bank or other financial institution and ask them to return any funds received for the month of death or later. If paid by check, do **not** cash any checks received for the month the person dies or later. Return the checks to Social Security as soon as possible.

However, eligible family members may be able to receive death benefits for the month the beneficiary died.

Contacting Social Security

The most convenient way to contact us anytime, anywhere is to visit www.socialsecurity.gov. There, you can: apply for benefits; open a *my* Social Security account, which you can use to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, and get a replacement SSA-1099/1042S; obtain valuable information; find publications; get answers to frequently asked questions; and much more.

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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Social Security Administration
Publication No. 05-10008 | ICN 451390 | Unit of Issue — HD (one hundred)
May 2017 (Recycle prior editions)
How Social Security Can Help You When a Family Member Dies
Produced and published at U.S. taxpayer expense