

How Social Security Can Help You When A Family Member Dies



Social Security should be notified as soon as possible when a person dies. In most cases, the funeral director will report the person's death to Social Security. You will need to furnish the funeral director with the deceased's Social Security number so he or she 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 under Social Security to qualify for benefits. *You should get in touch with Social Security as soon as you can to make sure the family receives all of the benefits to which it may be entitled.* Please read the following information carefully to learn what benefits may be available.

- 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.
- 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 at any age who is caring for the deceased's child under age 16 or disabled;
 - 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;

- 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 benefits were paid 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. If the benefits were paid by check, do not cash any checks received for the month in which 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 in which the beneficiary died.

Contacting Social Security

For more information and to find copies of our publications, visit our website at www.socialsecurity.gov or call toll-free, **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). We treat all calls confidentially. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We can provide information by automated phone service 24 hours a day.

We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.

