

Social Security Survivor Benefits

What are survivor benefits?

When a worker dies, the widow/er may be entitled to benefits based on the worker's earnings record. If you also meet age or other requirements, you can get the greater of these:

- Your own Social Security retirement benefit.
- Your deceased spouse's Social Security benefit.

You can also use the survivor benefit to delay retiring on your own record. Then you earn delayed retirement credits and increase your own benefit amount.

How does that work?

Example 1: Tricia's spouse, Ben, gets \$2,000 a month Social Security retirement. Tricia's benefits, based on her own earnings record, are \$1,200 monthly. Both spouses have reached full retirement age. Ben dies first. Tricia can get her spouse's higher \$2,000 payment.

Example 2: Tricia dies first. Ben keeps getting his own \$2,000 benefit. Ben gets no additional benefit based on Tricia's earnings record.

Example 3: George is 67. George currently gets \$1,500 monthly Social Security retirement benefits based on his own earnings record. George's spouse, Chris, is 64. Chris is two years short of full retirement age. Chris would get \$2,000 monthly upon retirement. Chris dies. George could apply

now for the survivor benefit and start getting \$2,000 Chris would have gotten upon retirement. The survivor's age, not the deceased spouse's age, matters.

Example 4: Karen is 61. If she starts drawing Social Security based on her own earnings record at age 62, she will get \$750 monthly. If she waits until she is 66, she will get \$1,000. If she waits until she is 70, she will get \$1,310 monthly. Karen's spouse dies. Karen is over 60. She can apply for survivor benefits based on her spouse's earnings record and start getting reduced survivor benefits now. At age 70, Karen can switch over to her own earnings record and get \$1,310 monthly, shown here:

	Without Benefit	With Benefit
Age 62	\$750 Retirement benefit	\$1,000 Survivor benefit
Age 66	\$1,000 Retirement benefit	\$1,000 Survivor benefit
Age 70	\$1,310 Retirement benefit	\$1,310 Retirement benefit

I am a surviving spouse. Can I get survivor benefits?

Yes, **if** all these are true:

- You were married for at least nine months immediately before your spouse died.
- Your spouse was “fully insured” according to Social Security, meaning he or she had worked and paid into the system long enough to qualify for benefits.
- You are one of these:
 - 60 or older.
 - 50 or older and disabled.
 - Caring for a child who is under 16 OR getting Social Security disability benefits on your spouse’s earnings record.
- You have not remarried before age 60 (or, if you are disabled, 50).
- Your monthly Social Security benefit must be lower than what your spouse got, **UNLESS** your own benefit is higher than the survivor benefit you would get and you are applying for survivor benefits to delay retiring on your own earnings record.

❖ A surviving divorced spouse may also be eligible for survivor’s benefits if s/he was married to the eligible deceased person for at least ten years.

Is our child eligible for survivor benefits?

Yes, **if** the child is unmarried and one of these:

- Under 18.
- Age 18-19 and a full time student (no higher than grade 12).
- 18 or older and disabled. The disability must have started before age 22.

What about a stepchild?

A stepchild is eligible in some cases. Contact Social Security.

What is a lump-sum death benefit?

This is a one-time payment to a surviving spouse or, if there is no spouse, a minor child, who meets certain other requirements. If no spouse or child meets the requirements, there is no lump-sum benefit.

I am a surviving spouse. Am I eligible for the lump-sum death benefit?

Yes, **if** all these are true:

- You were married for at least nine months immediately before your spouse died.
- Your deceased spouse was “fully insured” according to Social Security, meaning your spouse had worked and paid into the system long enough to qualify for benefits.
- You were living together in the same household when your spouse died.

There are exceptions for things like hospital and nursing home stays.

- You apply for the lump-sum death benefit within two years of your spouse's death.

- Eligible to get benefits. See "Is our child eligible for survivors' benefits?" above.

❖ A surviving spouse and child cannot both get a lump sum.

Is our child eligible for the lump-sum benefit?

Only if there is no qualifying surviving spouse **and** the child is one of these:

- Getting benefits on the deceased parent's earnings record in the month the parent died.

Where can I find Social Security's rules?

The [Social Security website](http://www.ssa.gov) (www.ssa.gov) has links to its [regulations](#), [handbook](#), and [Program Operations Manual System \(POMS\)](#).

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