



Social Security Survivor Benefits at a Glance

When a worker dies, certain family members may be eligible for monthly Social Security survivor benefits. Understanding who qualifies and when to apply helps protect income for the people left behind.

Who May Qualify for Survivor Benefits

Surviving Spouse (Full Retirement Age)

A widow or widower who has reached full retirement age can receive 100% of the deceased worker's benefit.

Surviving Spouse (Age 60–Full Retirement Age)

Benefits can begin as early as age 60, but at a permanently reduced rate.

Surviving Spouse Caring for a Child

A spouse of any age who is caring for the worker's child under age 16 (or disabled) may receive benefits.

Unmarried Children

Children under 18 (or up to 19 if still in high school) and disabled adult children may qualify.

Dependent Parents

Parents age 62 or older who were dependent on the worker for at least half of their support may be eligible.

Lump-Sum Death Payment

A one-time payment of \$255 may be available to a surviving spouse or, if there is no spouse, to an eligible child. This is separate from monthly survivor benefits.

Important to Remember

Benefits are not automatic. You must apply. The funeral home often reports the death, but the survivor still needs to contact Social Security to start payments.

HOW WE CAN HELP

We can help you understand how Social Security survivor benefits interact with life insurance and other income sources, and point you toward the right next steps.