

How can Social Security help 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. A family member needs 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.

A family member should get in touch with Social Security as soon as possible to make sure the family receives all of the benefits to which it may be entitled, including the following:

- 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, if he or she 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 surviving spouse at any age who is caring for the decedent's child under age 16 or disabled;
- An unmarried child of the deceased who is younger than age 18 (or age 18 or 19 if he or she is a fulltime student in an elementary or secondary school); or age 18 or older with a disability that began before age 22
- Parents, age 62 or older, who were dependent on the deceased for at least half of their support
- A surviving divorced spouse, under certain circumstances.



If the deceased was receiving Social Security benefits, a relative must return the benefit received for the month of death or any later months. For example, if the person dies in July, it 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.

Resources

- Some content on this page was gathered from documents found on the website for the Social Security

Administration: www.ssa.gov.