

Social Security Survivors Benefits

A family's eligibility for Social Security survivors benefits depends on the worker's history of work in jobs covered by Social Security.

To Apply

Apply for survivor benefits promptly because, in some cases, benefits may not be retroactive.

- Call toll-free 1-800-772-1213 (TTY: 1-800-325-0778).
- Or call your local SSA Office. Find your SSA Office here: secure.ssa.gov/ICON/main.jsp

Eligible family members:

- 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 who is under age
 16 or disabled
- An unmarried child of the deceased who is:
 - Younger than age 18 (or up to age 19 if a full-time student in an elementary or secondary school) or
 - Any age with a disability that began before age 22
- A stepchild, grandchild, step-grandchild 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:
 - Age 60 or older (50-59 if disabled) and the marriage lasted at least 10 years
 - No age or length-of-marriage rules if caring for the deceased's child under age 16 or disabled who is getting benefits on the record of the deceased
 - Remarriage may impact benefits

Benefits

See the **Online Benefits Calculator**: <u>ssa.gov/benefits/retirement/planner/AnypiaApplet.html</u>. Note that there's a limit to the total amount that a family can receive each month.

For More Information

- Social Security Survivors Benefits Guide: <u>ssa.gov/pubs/EN-05-10084.pdf</u> (Spanish and Spanish audio at: <u>ssa.gov/pubs/?topic=Survivors</u>)
- Planning for Your Survivors: ssa.gov/benefits/survivors/onyourown.html