

Applying for Social Security Survivor Benefits

People who have worked in the United States for more than 10 yearsⁱ have earned benefits for their family members. This includes spouses, former spouses and children under 18.ⁱⁱ When the worker dies these individuals can apply for benefits through Social Security.

If you are already receiving a benefit through the deceased person's account, such as Social Security Retirement payments, the benefit amount should be adjusted automatically when the Social Security office is notified of the death. If, on the other hand, you are receiving Social Security based on your own work history only, or if you are not receiving Social Security at all, you should apply for survivor benefits when your spouse or former spouse dies.

You can apply for survivor's benefits over the phone or in person at a Social Security office, either way, there is certain information that you will need. Do your best to gather the following information about yourself and your spouse (or former spouse).

Information About Me

- ✓ Name and Social Security Number
- ✓ Name at birth
- ✓ Date and place of birth
- ✓ Are there any public or religious records of my birth before age 5?
- ✓ Have I filed for Social Security benefits before?
- ✓ Have I been unable to work due to injury or illness within the past 14 months? (If so, on what date did I become unable to work?)
- ✓ Have I been in the military or worked in the railroad industry?ⁱⁱⁱ
- ✓ The names, birthdates and social security numbers for my former spouses (If applicable then you also need to know how and when those marriages ended).
- ✓ My earning for last year, this year and next year.
- ✓ Was I living with my spouse at the time of their death?
- ✓ Do I want supplemental medical insurance through Medicare (Medicare Plan B)?

Information About My Spouse (or Former Spouse)^{iv}

- ✓ Name
- ✓ Social Security Number
- ✓ Date of birth
- ✓ Date of death
- ✓ Place of death
- ✓ What state or foreign country was my spouse's permanent residence when he/she died?
- ✓ Was my spouse unable to work due to illness or injury any time during the 14 months before his or her death? (If yes, on what date did they become unable to work?)
- ✓ The names, birth-dates and social security numbers of any other spouses of the deceased. (If applicable then you should also provide how and when those marriages ended).
- ✓ My spouse's earnings during the year of his or her death and the preceding year.
- ✓ Did my spouse provide for more than ½ of the income of a dependent parent?

ⁱ The amount of time that a worker must work in order to earn these benefits for their families actually varies- the younger the deceased person is, the less time they are required to work. No one is required to work more than 10

years in order to earn these benefits for their family members. Contact the Social Security Administration if you are not sure if your spouse has put in sufficient time.

ⁱⁱ Other people may also be eligible including children who are over 18 but who are disabled and parents over 62 who were dependent on the deceased for at least half of their support. Contact the Social Security Administration for more information.

ⁱⁱⁱ If so, you are probably already receiving, or are eligible to receive other benefits from the government. These benefits are factored into the total amount you will receive.

^{iv} You must have been married to the deceased for a period of at least ten years in order to be eligible for survivor's benefits. Note, however, there are exceptions to this rule. The length of marriage requirement does not apply if you are taking care of the child of the deceased who is either under 16 years old or who is disabled.

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