

# Social Security Survivors Benefits

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## **Definition**

Survivors Benefits are benefits an older adult MAY be able to receive if his/her spouse (or former spouse), or a child he/she depends on for income, dies.

## **Glossary of Terms**

A list of terms you may come across while researching this topic.

## **Search Our Database**

On the Navigating the CrossRoads main page you will find a drop down menu of pre-populated search terms that will bring you to a list of Central Massachusetts agencies and programs that relate to this topic. You may also [CLICK HERE](#) to go to our Guide to Elder Services, an online searchable database, to do more extensive searches or for results in a specific zip code, city/town or Central Massachusetts geographic region. *\*\*If you are unable to find a keyword on the pre-populated list and it consists of two terms, transpose the order of the terms i.e. to search for Government Surplus Food use the keyword Food, Govt Surplus.*

## **Helpful Links**

A list of outside websites to visit for further information.

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***Please remember as you read the following material and have further questions we strongly encourage you to contact the resource listed below.***

## **Social Security:**

If you or the older adult you are caring for has a question regarding Social Security survivors benefits, call 1-800-772-1213 or 1-800-325-0778 TTY.

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*This information was written with older adults in mind and is meant to provide a general overview of Social Security survivors benefits. The information provided does not discuss every aspect of this program. This information does not constitute legal and medical advice. We encourage you to consult with a competent professional and/or legal representative for advice regarding eligibility.*

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## **Introduction**

Social Security has a survivors benefits program that is funded by Social Security taxes. The program provides insurance in the form of monthly payments to eligible older adults. If the older adult's spouse (or a former spouse), or a child that he/she depends on for income dies, the older adult may be able to receive benefits. For a person to receive these benefits, the deceased family member had to work and pay Social Security taxes for a certain amount of time to earn enough "credits" for survivors benefits. The number of years the deceased family member needed to work, and the number of credits he/she needed to earn, depends on how old he/she was at the time of death.

## **Eligibility**

Social Security survivors benefits are only available to certain individuals:

- The deceased's widow or widower
- A deceased individual's divorced spouse:
  - IF the marriage lasted 10 years or longer
  - OR
  - The divorced spouse is caring for the deceased individual's children under 16 years of age, or if the children are disabled
- A deceased individual's unmarried child:
  - IF the child is under age 18, unless he/she is still attending elementary or secondary school full-time, then the limit is 19 years of age
  - IF he/she is disabled before the age of 22 and remains disabled
- A deceased individual's dependent parents:
  - IF they are 62 years of age or older
  - AND
  - Relied on their deceased child for AT LEAST half of their financial support

## **Receiving Benefits**

Widow, widower or divorced spouses have the following options to receive survivors benefits:

- Full benefits at his/her own "full retirement age"
- Reduced benefits at 60 years of age
- Benefits at 50 years of age if he/she is disabled
- Benefits at any time if he/she is caring for the deceased individual's child under 16 years of age or a child with a disability

Survivor benefits for unmarried children and dependent parents, as described above, may be received at any time.

If the older adult applies for survivors benefits after May 1, 2011, his/her payments will only be sent electronically. Anyone who was receiving benefits before May 1, 2011, will only be sent electronic payments beginning March 1, 2013. There are three options to receive your payments electronically:

- Direct deposit
- Direct express - [CLICK HERE](#) to visit the Go Direct website for more information.
- Electronic transfer account - [CLICK HERE](#) to visit the Electronic Transfer Account website for more information.

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## **Applying For Survivors Benefits**

If the older adult is eligible for survivors benefits, the application process varies depending on whether or not the older adult already receives some sort of Social Security benefits.

If the older adult is already receiving Social Security benefits because of the deceased individual's work, then when the older adult reports the death, Social Security will automatically change his/her benefits to survivors benefits. If he/she is receiving Social Security because of the older adult's own work, then the older adult may contact Social Security to see if his/her survivors benefits would increase the monthly benefit. If it does increase, a combination of both his/her own, and the deceased individual's benefits, will be provided

If the older adult is not already receiving some sort of Social Security benefits; the older adult should apply for survivors benefits as soon as possible. He/She MAY NOT receive benefits until the application has been filed, NOT when the individual family member dies. The older adult may apply by telephone, or at a local Social Security office. The older adult will need some specific items in order to apply. [CLICK HERE](#) to visit the Social Security website for more information.

**\*\*Caregiver Hint:** *It is best to gather the list of items the older adult will need before he/she applies. However, the older adult should NOT put off applying if he/she does not have all the items.*

## **Benefits**

If the older adult you care for is a surviving spouse and was living with the deceased spouse or was living apart and was receiving certain benefits from the deceased spouses Social Security he/she may be eligible for a one-time payment from Social Security. The amount of the monthly benefit an older adult may receive depends on how much money the deceased individual made during his/her lifetime. If the deceased individual worked for a long time and paid Social Security taxes, the older adult's benefits will be higher. If the deceased individual was already receiving reduced benefits, the older adult's benefits will be calculated from the reduced rate. The percentage of the benefits that the older adult is entitled to depends on his/her own age and relationship to the deceased.

## **If The Older Adult Works**

If the older adult is working and receiving survivors benefits, his/her benefits MAY be reduced IF he/she is under "full retirement age" AND his/her own income is over certain limits.

**\*\*Caregiver Hint:** *If the older adult works until his/her "full retirement age", his/her survivors benefits will not be reduced.*

## **If The Older Adult Remarries**

If the older adult remarries after he/she turns 60, his/her survivors benefits will not be affected. The older adult does have the option of receiving his/her new spouse's Social Security retirement and/or disability benefits at the age of 62, if they are higher than those he/she is already receiving.

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**\*\*Caregiver Hint:** *If the individual is UNDER the age of 60 and remarries, he/she most likely will NOT be able to receive the survivors benefits.*

## **Pensions**

If the older adult receives a pension from a job where he/she paid Social Security taxes, his/her Social Security survivors benefits will not be affected. However, if the older adult receives a pension from a job that was NOT covered by Social Security, his/her Social Security survivors benefits WILL be affected and likely reduced. These jobs include but are NOT limited to federal civil service, certain state or local government jobs and/ or work performed in a foreign country. [CLICK HERE](#) to visit the Social Security website for more information.

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