



# How Social Security Can Help You When a Family Member Dies

Social Security is here to support you when you lose a family member. Contacting us when you lose a loved one is very important. This ensures that we are able to provide information regarding benefits you may be entitled to.

You may be able to receive Social Security benefits if your loved one worked long enough in jobs insured under Social Security to qualify for benefits.

- Age 18 or older 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 ½ of their support.
- A surviving divorced spouse, under certain circumstances.

## What to do

There are a few things you need to do:

- You should give the deceased's Social Security number to the funeral director because they usually report the person's death to us.
- **Contact us as soon as you can to make sure your family gets all the benefits they're entitled to.**

## Who can get Social Security survivors benefits

- We can pay a one-time lump sum death payment (LSDP) of \$255 to the surviving spouse under one of the following conditions:
  - If they were living with the deceased.
  - If they were living apart from the deceased and eligible for certain Social Security benefits on the deceased's record.
  - If there's no surviving spouse, a child who's eligible for benefits on the deceased's record in the month of death can receive this payment.
- Certain family members **may be eligible** to receive monthly benefits, including:
  - A surviving spouse who is:
    - Age 60 or older (age 50 or older if they have a disability).
    - Any age and caring for the deceased's child who is under age 16, or who has a disability and is receiving Social Security benefits.
  - An unmarried child of the deceased who is either:
    - Younger than age 18 (or up to age 19 if they're a full-time student in an elementary or secondary school).

## More Information

**If the deceased was receiving Social Security benefits**, you must return the benefits received for the month of death and any later months. If the payment was received by direct deposit, contact the bank or other financial institution. Ask them to return any funds received for the month of death or later. If the benefit was paid by check, please do not cash. Instead, return the checks to us as soon as possible.

Keep in mind that eligible family members may be able to receive survivors' benefits for the month the beneficiary died.

Visit our Survivors Benefits webpage at [www.ssa.gov/benefits/survivors/](http://www.ssa.gov/benefits/survivors/) for more information.

## Contacting Us

There are several ways to do business with us including online, by mail, by phone, and in person. If you cannot use our online services, we can help you by phone when you call our national toll-free 800 number.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week, so you may not need to speak with a representative. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.**

Salt Lake City - 866-851-5275

South Jordan - 866-690-1947

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