2019 UNDERSTANDING SOCIAL SECURITY SURVIVORS BENEFITS



Unfortunately, tragedy can strike without any warning. The loss of the family wage earner can be devastating both emotionally and financially. Social Security helps by providing income for the families of workers who die.

Some of the Social Security taxes you pay go toward survivors benefits for workers and their families. The value of the survivors benefits you have under Social Security may even be more than the value of your individual life insurance. When you die, certain members of your family may be eligible for survivors benefits. These include widows and widowers (and divorced widows and widowers), children, and dependent parents.

Here are the people who can get survivors benefits based on your work:

* Your widow or widower may be able to get full benefits at full retirement age. The full retirement age for survivors is age 66 for people born in 1945-1956, with the full retirement age gradually increasing to age 67 for people born in 1962 or later. Your widow or widower can get reduced benefits as early as age 60. If your surviving spouse is disabled, benefits can begin as early as age 50.
* Your widow or widower can get benefits at any age if they take care of your child younger than age 16 or disabled, who is receiving Social Security benefits.
* Your unmarried children, younger than age 18 (or up to age 19 if they’re attending elementary or secondary school full time), can also get benefits. Your children can get benefits at any age if they were disabled before age 22. Under certain circumstances, we can also pay benefits to your stepchildren, grandchildren, stepgrandchildren, or adopted children.
* Your dependent parents can get benefits if they’re age 62 or older. (For your parents to qualify as dependents, you must have provided at least half of their support.)

You can read more about Survivors Benefits at [www.socialsecurity.gov/pubs/EN-05-10084.pdf](http://www.socialsecurity.gov/pubs/EN-05-10084.pdf?utm_source=mip0219&utm_medium=online-media&utm_content=Understanding-Social-Secuirty-Survivors-Benefits-001&utm_campaign=ocomm-mip-fy19).

How much your family can get from Social Security depends on your average lifetime earnings. The more you earned, the more their benefits will be. For more information on widows, widowers, and other survivors, visit [www.socialsecurity.gov/planners/survivors](http://www.socialsecurity.gov/planners/survivors?utm_source=mip0219&utm_medium=online-media&utm_content=Understanding-Social-Secuirty-Survivors-Benefits-002&utm_campaign=ocomm-mip-fy19).

Social Security is with you through life’s journey. Be sure to tell friends and family about our Survivors Benefits and how we can help in times of need.

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