

Social Security Benefits After a Death

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Losing someone brings many urgent decisions. One step families can take is to ask the Social Security Administration (SSA) whether anyone qualifies for survivor benefits based on the deceased person's work record.

Social Security survivor benefits vs. SSI benefits

Social Security survivor benefits are based on the deceased worker's earnings record and may be paid to eligible family members. **SSI benefits** (Supplemental Security Income) are based on the recipient's age or disability and limited income and resources. SSI is a separate program and is not the survivor benefit described here.

Who should ask?

Surviving spouses, former spouses, children, and dependent parents may be eligible under different rules. Some families may qualify for monthly payments. An eligible spouse or child may also receive a separate, one-time \$255 death payment; an application for that payment generally must be made within two years of the death.

What should you do?

Call SSA at **1-800-772-1213** (TTY **1-800-325-0778**) or contact a Social Security office. Ask about **both monthly survivor benefits and the one-time death payment**. Contact SSA promptly, even if you do not yet have every document. For some claims, when you apply affects when payments can begin.

SSA may request proof of death and records establishing the worker's earnings and your relationship. SSA will explain what applies to your family and determine eligibility and payment amounts.

Learn more

SSA survivor benefits: www.ssa.gov/survivor/

MiMa: mima-assemblage.org

Based on Social Security Administration, *Survivors Benefits*, Publication No. 05-10084 (April 2026). This is a community information handout; SSA makes benefit decisions.