

SOCIAL SECURITY PROVIDES SUPPORT WITH SURVIVOR BENEFITS

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In the unfortunate event of a family member's death, we want you to know that Social Security is here to help. In addition to the emotional difficulty family members' experience, there is often a financial burden as well, especially if the family's main wage earner dies. In such cases, Social Security survivor benefits will help.

Today, in the state of Washington, there are many who depend on the Social Security benefits provided by a loved one who has passed. Over 110,000 surviving spouses and children receive monthly benefit payments. Those payments add up to over one and a half billion dollars per year.

Did you know that nearly every child in America could get Social Security survivors benefits if a working parent dies? In addition, Social Security pays more benefits to children than any other federal program. Today, nearly two millions children receive benefits off a deceased parents record each month.

Although many people think Social Security is just a retirement program, you should know that Social Security also provides survivors insurance benefits for workers and their families. If you're like most people, the value of the survivors insurance you have under Social Security is probably more than the value of any individual life insurance you may own. Moreover, you don't even need to sign up for a separate policy; by working and paying Social Security tax, you are most likely already insured without even knowing it.

Family members who may be able to receive survivors benefits based on your work record include a widow or widower, unmarried children up to age 19 and still in high school, and under certain circumstances, stepchildren, grandchildren, step grandchildren, and adopted children.

Another special program Social Security uses to support the family is dependent parent benefits. If your child dies and you are dependent on him or her for more than one half of your support, you can collect a Social Security benefit from the adult child's record. Social Security pays monthly benefits to parents on the record of a deceased worker under the following conditions:

- The parent must be at least 62 years old and not have remarried since the worker's death;
- The parent cannot be entitled to his/her own, higher Social Security benefit;

- The parent must be able to show that he/she was receiving one-half of his/her financial support from the worker at the time of death;
- The proof of support must be submitted within two years of the worker's death.

If you'd like to learn more about survivor benefits, and how to apply, you should read our publication, *Survivors Benefits*, available at www.socialsecurity.gov/pubs.

You can find additional useful information, such as our survivors' planner and information about how to apply for survivors benefits, at www.socialsecurity.gov/pgm/survivors.htm.