

# Workers' Assistance Bulletin:

## Social Security Survivors' Benefits

**Call the Social Security Administration's (SSA's) 800 Number: 1-800-772-1213**

You can get information 24 hours a day, including weekends and holidays by calling SSA's toll-free number: **1-800-772-1213** or **1-800-325-0778 (TTY)** for the deaf or hearing impaired. You can speak to a service representative between the hours of 7 a.m. and 7 p.m. on business days. Their website is <http://www.ssa.gov>.

**How you sign up for survivors' benefits depends on whether or not you're getting other Social Security benefits.**

### If You Aren't Getting Social Security Benefits:

You should apply for survivor's benefits promptly because, in some cases, benefits may not be retroactive. You can apply by telephone or at any Social Security office.

The Social Security Administration (SSA) will need certain information to process your application. It's helpful if you have it when you apply. **But don't delay applying if you don't have everything.** SSA will help you get it. Keep in mind that SSA will need either original documents or copies certified by the agency that issued them.

The information needed includes:

- proof of death—either from funeral home or death certificate;
- your Social Security number, as well as the worker's;
- your birth certificate;
- your marriage certificate if you're a widow or widower;
- your divorce papers if you're applying as a surviving divorced spouse;
- dependent children's Social Security numbers, if available;
- deceased worker's W-2 forms or federal self-employment tax return for the most recent year; and
- the name of your bank and your account number so your benefits can be directly deposited into your account.

### If You're Already Getting Social Security Benefits:

If you're getting benefits as a wife or husband on your spouse's record when he or she dies, you should report the death to SSA and SSA will change your payments to survivors benefits. If SSA needs more information, they will contact you.

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If you're getting benefits on your own record, you'll need to complete an application to get survivors benefits. Call or visit the SSA and they will check to see if you can get more money as a widow or widower. SSA will need to see your spouse's death certificate to process your claim.

Benefits for any children will automatically be changed to survivors benefits after the death is reported to SSA. SSA will contact you if they need more information.

### How Much Will You Get?

The amount of your benefit is based on the earnings of the person who died. The more he or she paid into Social Security, the higher your benefits will be.

The amount you will get is a percentage of the deceased's basic Social Security benefit. The percentage depends on your age and the type of benefit you are eligible for. Here are the most typical situations.

- widow or widower, age 65 or older—100 percent;
- widow or widower age, 60-64—about 71-94 percent;
- widow, any age, with a child under age 16—75 percent; or
- children—75 percent

### Maximum Family Benefits:

There is a limit to the amount of money that can be paid to you and other family members each month. The limit varies, but is generally equal to about 150 to 180 percent of the deceased's benefit rate. If the sum of the benefits payable to the family members is greater than this limit, the benefits will be reduced proportionately.

### What If I Work?

If you get Social Security survivors benefits, the amount of your benefits may be reduced if your earnings exceed certain limits. To find out what the limits are this year and how earnings above those limits reduce your social Security benefits, contact SSA to request the leaflet, *How Work Affects Your Benefits* (Publication No. 05-10069). There's no earnings limit once you reach age 70. **Your earnings will reduce only your survivors' benefits**, not the benefits of other family members.

You also may contact the New York City Central Labor Council's Labor Support Center Hotline (1-800-506-0036) for further information and referral.

**As these are issues which affect your rights, you should review these matters with your union representative and/or your individual attorney.**