



Social Security Administration

Facts For Funeral Homes

www.socialsecurity.gov/phila/index.htm

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How To Apply For Survivor Benefits

How people sign up for survivor's benefits depends on whether or not they are already receiving Social Security payments. For people who are already receiving Social Security benefits on the deceased person's record as a husband, wife, or child, Social Security will change their payments automatically to survivor benefits upon receiving a notice of death.

However, people receiving benefits on their own work record should contact Social Security to find out if they would be entitled to a higher benefit on the deceased's work record. If so, an application for survivor benefits will have to be completed.

People currently receiving Social Security payments should contact Social Security by phone, mail, or in person to file an application for survivor's benefits. This should be done promptly to avoid any loss of benefits. In most areas, Social Security will contact the survivors of a deceased worker once they have received a notice of death from a funeral home (*Form SSA-721, Statement of Death by Funeral Directors*) <https://www.socialsecurity.gov/forms/ssa-721.pdf>. For more information, call Social Security at 1-800-772-1213.

Documents Needed By Survivors

Social Security will need certain information to process an application for survivor benefits. Having the proper information available when a person applies can speed up the process. However, people should not delay contacting Social Security because they do not have all the documentation needed. Social Security requests original documents or copies certified by the agency that issued them. The kinds of information needed are:

Proof of death- either from the funeral home or a death certificate

The deceased's and the applicant's Social Security Numbers

The survivor's birth certificate

Marriage certificate if a widow, widower, or surviving divorced spouse

Divorce papers if applying as a surviving divorced spouse

Social Security numbers of dependent children

The deceased's most recent W-2 Forms or federal self-employment tax return

Direct deposit information for the survivors including bank account type/number and routing numbers

On This Topic:

[How To Apply For Survivor Benefits](#)

[Document Requirements for Survivors](#)

[Important Online Services](#)

[A Special Thanks](#)

[Important Information for Employees](#)

Did you know?

1,899,000 children receive monthly benefits on a deceased parent or parents' record.

Widow's or widower's benefits can begin as early as age 60.
Age 50 if disabled.

Survivor benefits are equivalent to a \$400,000 life insurance policy for the average worker with a spouse and two children.

When Benefits Are Paid

Beginning in January 1940, all Social Security benefits were paid on the 3rd day of each month. Effective with all claims filed for Social Security benefits on *May 1, 1997 and later*, benefits are now paid on a Wednesday each month. Which Wednesday is determined by the date of birth of the worker on whose record the benefits are claimed.

If the date of birth of the worker falls between the 1st through the 10th day of the month, benefits on the worker's record will be paid on the 2nd Wednesday of each month.

If the worker was born on the 11th through the 20th day of the month, benefit payment is on the 3rd Wednesday of the month.

Subsequently, if the worker was born on the 21st through the end of the month, payment is on the 4th Wednesday.

Thus, with a few exceptions, the date of birth of a deceased worker will determine the payment date for survivor's benefits paid on his or her work record.

Social Security benefits are always paid in the month after they are due. However, monthly benefits are **not** paid for the *month of death*. Entitlement ends in the prior month, payment of which will be made in the death month, no matter what week they were due. If a person dies before the prior month's benefit is received, that payment is still due the deceased person's estate or his or her heirs.

Read our publications:

[What You Need To Know When You Get Retirement or Survivors Benefits](#)

[How Social Security Can Help You When A Family Member Dies](#)

Thanks To Funeral Homes

We at Social Security extend our sincerest thanks to all Funeral Directors and their staff members who, through their continuous, prompt, and ever vigilant cooperation, have facilitated the access of Social Security benefits by thousands of Americans each month. Your assistance to these families in notifying Social Security of the death of a loved one, during what is one of life's most trying times, is deeply appreciated.

By simply completing and submitting Social Security's Statement of Death by Funeral Director, Form SSA-721, in a timely manner, you have enabled Social Security to take prompt action to provide benefits to millions of children, widows, widowers, and other qualified family members of deceased workers.

Your cooperation and assistance has enabled Social Security to take appropriate action to cease the payment of benefits, where required, thus protecting millions of tax payer dollars.

Important Information for All Employees

The Social Security Statement: All workers, age 18 and older, are now able to request their Social Security Statement online. You can use a [my Social Security](#) online account to get your *Social Security Statement*, to review estimates of your retirement, disability, and survivors benefits; your earnings record; and the estimated Social Security and Medicare taxes you've paid. The *Social Security Statement* is a valuable financial planning tool. As an employee, it is important to review your Social Security statement annually to ensure your earnings record is accurate. The Social Security benefits you will receive in the future are based on the earnings shown on your Social Security record. If you discover that your record is inaccurate, contact Social Security as soon as possible.