

The Social Security survivors benefits program provides financial support to the families of deceased workers, helping to alleviate the emotional and financial impact of losing a family wage earner. Eligible beneficiaries include surviving spouses, children, and dependent parents. To qualify for survivors benefits, a worker must have earned sufficient credits through Social Security taxes, with a maximum requirement of 10 years of work. Surviving spouses can receive full benefits at full retirement age, which is 66 for those born between 1945 and 1956, gradually increasing to 67 for those born in 1962 or later. They may access reduced benefits as early as age 60 or at age 50 if disabled. Benefits are also available to unmarried children under 18 (or up to 19 if still in school) and dependent parents aged 62 or older, provided the worker contributed at least half of their support.

Surviving divorced spouses may also qualify for benefits if the marriage lasted at least 10 years, with specific provisions for those caring for a child under 16 or with a disability. A one-time lump-sum death payment of \$255 is available to eligible survivors, who must apply within two years of the worker's death. The amount of benefits is based on the deceased worker's average lifetime earnings, with family benefits capped between 150% and 180% of the worker's benefit amount.

If a beneficiary is already receiving Social Security benefits, they must report the death to transition to survivors benefits, which may be higher. Working while receiving survivors benefits may lead to reductions if earnings exceed certain limits, but there are no limits after reaching full retirement age. Remarriage before age 60 typically disqualifies a surviving spouse from receiving benefits, but remarriage after this age does not affect eligibility for benefits based on the deceased spouse's work.

Beneficiaries have the right to appeal decisions regarding their claims. For assistance, individuals can contact the Social Security Administration through various channels, including online services, phone, or in-person visits. The SSA encourages the creation of a personal my Social Security account for easier access to benefits and information.