

ACTUARIAL NOTE

NUMBER 22
AUGUST 1965

U.S. DEPARTMENT OF
HEALTH, EDUCATION, AND WELFARE
SOCIAL SECURITY ADMINISTRATION

PAYEES FOR LUMP-SUM DEATH PAYMENTS AWARDED IN 1964

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The Old-Age, Survivors, and Disability Insurance program permits a lump-sum death payment to be paid directly to a funeral home for unpaid expenses incurred through it if there is no surviving spouse who was living in the same household with the worker at the time of his death or if such spouse dies before receiving payment. The payment to the funeral home must be requested by a person who assumes responsibility for payment of all or part of the expenses. Where no person assumes responsibility for the burial expenses within 90 days after the worker's death, the lump-sum may be paid directly to the funeral home upon application by its director.

After all the burial expenses incurred through a funeral home have been paid, any part of the lump-sum that remains may be paid as a reimbursement to any person or persons who paid burial expenses, in the following order of priority:

- (1) Funeral home expenses.
- (2) Expenses of opening and closing the grave.
- (3) Expenses of providing the cemetery lot.

- (4) Any other expenses in connection with the burial.

About 1,011,000 deceased workers were represented in the lump-sum death payments awarded in 1964. In 58% of the cases the spouse of the deceased worker qualified for the lump-sum under the marital-relationship and living-in-the-same-household provision. The lump-sum was paid to a person or persons equitably entitled through payment of burial expenses in almost 19% of the cases, to a funeral home upon authorization by the person who assumed responsibility for the burial expenses in nearly 24% of the cases, and to a funeral home upon its own application in 0.2% of the cases.

The lump-sum was paid to the spouse of the deceased worker in almost 2/3 of the cases with respect to men, but in only about 1/3 of the cases with respect to women. A funeral home was the payee for more than 1/3 of the lump-sums paid with respect to women workers, but for only about 1/5 of the lump-sums paid with respect to men. These percentages are set forth in the following tabulation:

Class of Payee	Deceased Workers		
	Total	Men	Women
Total number.....	1,011,414	787,550	223,864
Total percent	100.0	100.0	100.0
Spouse of deceased worker	57.6	64.1	34.6
Person who paid burial expenses	18.6	15.3	30.4
Funeral home upon authorization by person who assumed responsibility for burial expenses	23.6	20.4	34.8
Funeral home upon its own application2	.2	.2

The proportion of cases in which the lump-sum was paid, upon authorization, directly to a funeral home increased 2.1 percentage points—from 21.5% in 1963 to 23.6% in 1964. For cases in which the lump-sum was paid (1) to an equitably entitled person and (2) to the spouse

of the deceased worker, the proportions declined about 1 percentage point from the percentages in 1963. The percentages for July-December 1961, the first period for which these data were tabulated, and for calendar years 1962-64 are as follows:

Class of Payee	Deceased workers represented in lump-sum payments during:			
	1964	1963	1962	July-Dec. 1961
Total number	1,011,414	968,651	865,217	386,144
Total percent	100.0	100.0	100.0	100.0
Spouse of deceased worker	57.6	58.8	60.0	59.7
Person who paid burial expenses	18.6	19.5	21.0	23.6
Funeral home upon authorization by person who assumed responsibility for burial expenses	23.6	21.5	18.9	16.5
Funeral home upon its own application2	.2	.2	.2

The average lump-sum amount paid in 1964 was \$213.93 per worker, \$1.33 higher than the average in 1963. The average ranged from \$225.57 for lump-sums paid to spouses of deceased workers to \$181.67 for lump-sums paid to fu-

neral homes upon their own application. The accompanying table gives a distribution of the lump-sum awards in 1964 by class of payee and sex of worker.

Workers and payments represented in lump-sum benefits awarded in 1964 and
average lump-sum per worker, by sex of worker and class of payee¹

Sex of worker	Number of workers	Number of payments	Average lump-sum per worker
		Total	
Total.....	1,011,414	1,073,004	\$213.93
Male.....	787,550	830,070	222.92
Female.....	223,864	242,934	182.29
Spouse of deceased worker			
Total.....	582,336	582,336	\$225.57
Male.....	504,820	504,820	231.85
Female.....	77,516	77,516	184.68
Person who paid burial expenses			
Total.....	188,338	216,040	\$198.23
Male.....	120,267	138,598	206.81
Female.....	68,071	77,442	183.06
Funeral home upon authorization by person who assumed responsibility for burial expenses ²			
Total.....	238,825	272,637	\$198.19
Male.....	160,907	185,020	207.35
Female.....	77,918	87,617	179.27
Funeral home upon its own application ²			
Total.....	1,915	1,991	\$181.67
Male.....	1,556	1,632	183.25
Female.....	359	359	174.81

¹ The distribution by class of payee and sex of worker is based on a 10% sample.

² Includes a small number of cases where part of the lump-sum was paid to persons who paid part of the burial expenses.