



Information for Funeral Homes

The Importance of Social Security Survivors Benefits

The loss of the family wage earner greatly affects the lives of their family members. Social Security helps by providing income for the families of workers who die. The information provided in this fact sheet will help you and the families of deceased workers to better understand the benefits they are entitled to.

The Importance of Funeral Homes

We extend our sincerest thanks to all funeral directors and staff members for your continuous cooperation. When you notify us of the death of a worker, it helps to relieve some of the burden on the family. Your timely submission of our Statement of Death by Funeral Director, Form SSA-721, helps us to promptly update our records and ensure family members are informed about their benefit eligibility. This also helps us to stop the payment of benefits to the deceased, thus protecting millions of taxpayer dollars. Please share the information below with the families of deceased workers.

How to Apply for Survivors Benefits

How a person applies for survivors benefits depends on whether they are already receiving Social Security payments. People who are already receiving Social Security benefits on the deceased person's record as a spouse or child will have their payments automatically changed to survivors benefits. This occurs when we receive notice of the worker's death.

However, people who believe they may be eligible for survivors benefits but are not currently receiving them, should contact us to complete an application for benefits. This also applies to people who are receiving Social Security benefits based on their own work record but want to find out if they would be entitled to a higher benefit on the deceased worker's record.

The application for survivors benefits is not available online. To apply for survivors benefits, the family should call us at **1-800-772-1213** (TTY **1-800-325-0778**) Monday through Friday between 8:00 a.m. – 7:00 p.m. local time, or contact any local Social Security office. The family should contact us right away to avoid a loss of benefits. We pay benefits from the date of the application and not from the time the worker died.

In most areas, we will contact the survivors of a deceased worker, if known, once we have received notice of the worker's death from the funeral home, on *Form SSA-721, Statement of Death by Funeral Director*.

Information Needed to Apply

We will need certain information from the family to process their application for survivors benefits. However, they should not delay contacting us because they do not have all the documents needed. We'll help them get what they need. We need either original documents or copies certified by the agency that issued them.

The information we need includes:

- Proof of the worker's death — either from the funeral home or as a death certificate.
 - The family member's SSN, and the deceased worker's SSN.
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- The family member's birth certificate.
- Their marriage certificate if they are a surviving spouse.
- Their divorce papers if they are applying as a surviving divorced spouse.
- The dependent children's SSNs, if available, and birth certificates.
- The deceased worker's W-2 forms or federal self-employment tax return for the most recent year.
- The name of the family member's bank and their account information so their benefits can be deposited directly into their account.

If you need to contact us, you can call us at **1-800-772-1213** — or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing — between 8:00 a.m. – 7:00 p.m., Monday through Friday. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.** We also offer many automated telephone services, available 24 hours a day, so you may not need to speak with a representative.



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Social Security Administration
Publication No. 05-10505 | May 2024 (August 2018 edition may be used)
Information for Funeral Homes
Produced and published at U.S. taxpayer expense