

SURVIVORS BENEFITS

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securing resources • encouraging public dialogue • advocating for public policy change

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SSA is the best source for information



All information for this presentation came from ssa.gov.

For specific questions about cases, SOAR caseworkers and applicants should follow up with their local SSA office.



Worker Eligibility

Survivors benefits are similar to life insurance benefits for certain family members.



Like SSDI, survivors benefits are earned through working qualifying quarters. (Max to be eligible is 10 years of work)

The number of years you work for survivors benefits depends on the age you die. The younger you are at death, the less years you have to work.

Exception: Children and the spouse taking care of children may receive benefits if you worked 1.5 years out of the last 3 years before your death.



Eligible Survivors

Widows and Widowers

Can receive benefits:

- At 60 yo or older
 - Reduced benefits at 60 yo
 - Full benefits at retirement age
- At age 50 or older if disabled
- At any age if they take care of the child of the deceased who is younger than 16 yo or disabled



Remarriage for widows and widowers impacts benefits.



- Remarriage before 60 yo = usually won't receive benefits
- Remarriage after 60 yo (or 50 yo if disabled) = can receive benefits based on former spouse's work
- Remarriage after 62 yo = you can get benefits on your new spouse's work if those are higher



Divorced Widows and Widowers

Can receive benefits:

- At 60 yo or older if marriage lasted 10 years
 - Reduced benefits at 60 yo
 - Full benefits at retirement age
- At 50 yo or older if disabled and if marriage lasted 10 years
- At any age if they take care of the child of the deceased who is younger than 16 yo or disabled



SOAR: Widows and Widowers



Some examples of how a Widow/Widower can present to a SOAR Caseworker:

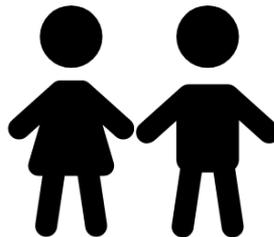
- A single adult age 60 yo or older who is a widow/widower presents at the homeless shelter or as at-risk of homelessness without knowing they are eligible for benefits
- A single adult age 60 yo or older who was married for over 10 years and divorced presents as homeless or as at-risk of homelessness without knowing they are eligible for benefits because their former spouse died
- SOAR caseworker gets a widow/widower age 50-59 yo approved for disability benefits and they are eligible for a larger payment based on their deceased spouse's work history



Unmarried Children

Can receive benefits:

- Younger than 18 yo
- Younger than 19 yo AND in elementary/secondary school
- Any age if disabled before 22 yo and remain disabled
- Stepchildren, grandchildren, step-grandchildren and adopted children may be eligible too. These benefits may end earlier than children of the worker.



SOAR: Unmarried Children



Some examples of how an Unmarried Child can present to a SOAR Caseworker:

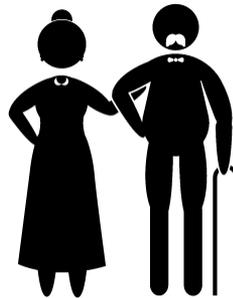
- A child and parent who are survivors of a deceased worker present to the homeless shelter or as at-risk of homelessness without knowing they are both eligible for benefits
- A SOAR caseworker gets an adult who is the child of an eligible worker approved for disability benefits with an onset date before 22 yo may be eligible for ongoing survivor benefits
- A child exiting foster care who is the survivor of a deceased worker and remains in school presents to the shelter or as at-risk of homelessness without knowing they are eligible for ongoing benefits



Dependent Parents

Can receive benefits:

- If they are 62 yo or older and received at least 50% support from the deceased



SOAR: Dependent Parents



Some examples of how a Dependent Parents can present to a SOAR Caseworker:

- Dependent parents who have been living with their adult child who has died present at the shelter or as at-risk of homelessness without knowing they are eligible for benefits
- Dependent parents whose rent/mortgage/tax bill was being paid for by their adult child who has died present at the shelter or as at-risk of homelessness without knowing they are eligible for benefits



Survivors Benefits



Two types of survivors benefits are available.

One-Time Payment	One-time payment of \$255 when you die can only be payed to your spouse or child. Must apply for this benefit within 2 years of the date of death.
Monthly Payment	Monthly benefits received by eligible survivors based on the amount that you worked. Annual Social Security Statements available through a <i>my Social Security account</i> estimates the amount of survivors benefits.



The monthly amount depends on the survivor's age and relationship to the worker.

Widow/Widower at full retirement age or older	100 % of the worker's basic benefit amount
Widow/Widower 60 yo (50 yo if disabled) and up to full retirement age	71-99% of the worker's basic benefit amount
Widow/Widower at any age with child younger than 16 yo	75% of the worker's basic benefit amount
Children	75% of the worker's basic benefit amount



Other limitations are placed on survivors benefits.

Family Cap	150-180% of the deceased workers benefit amount
Working	If survivor is younger than retirement age and is working, SSA may reduce benefits if the earnings exceed limits.
Spousal SSDI Benefits	SSA will change to survivors benefits once death is reported.
SSI/SSDI Benefits	SSA will check to see if you get more money as widow/widower and pay you a combination of benefits to equal a higher amount.



Application Process



You are not able to apply online for survivors benefits.



- Need to apply as soon as possible so you don't miss out on benefits
- SSA can assist in getting documentation needed
- You need to submit an application even if getting other benefits (your own or SSDI spousal benefits)



SSA needs documentation for the application.

- Proof of death
- SSN (your number and the deceased's number)
- Birth Certificate
- Marriage Certificate
- Divorce Papers
- Living arrangement documentation (mortgage, lease, etc.)
- Dependent children's SSN
- Deceased workers most recent W-2 or self-employment tax return
- Bank information for direct deposit



Questions/Discussion

