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Monthly Newsletter

Quiz: Social Security Survivor Benefits



Did you know that Social Security may pay benefits to your eligible family members when you die, helping to make their financial life easier? Take this quiz to learn more.

Questions

1. What percentage of Social Security beneficiaries receive survivor benefits?

- a. 5%
- b. 10%
- c. 15%

2. Your child may be able to receive survivor benefits based on your Social Security earnings record if he or she is:

- a. Unmarried and under age 18 (19 if still in high school)
- b. Married and in college
- c. Both a and b

3. Which person may be able to receive survivor benefits based on your Social Security earnings record?

- a. Your spouse
- b. Your former spouse
- c. Both a and b

4. Your parent may be able to receive survivor benefits based on your Social Security earnings record.

- a. True
- b. False

5. How much is the Social Security lump-sum death benefit?

- a. \$155
- b. \$255
- c. \$355

Answers

1. b. About 10% of the approximately 62 million Social Security beneficiaries in December 2017 were receiving survivor benefits.¹

2. a. A dependent child may be able to receive survivor benefits based on your earnings record if he or she is unmarried and under age 18 (19 if still in high school) or over age 18 if disabled before age 22.

3. c. Both your current and former spouse may be able to receive survivor benefits based on your earnings record if certain conditions are met. Regardless of age, both may be able to receive a benefit if they're unmarried and caring for your child who is under age 16 or disabled before age 22 and entitled to receive benefits on your record. At age 60 or older (50 or older if disabled), both may be able to receive a survivor benefit even if not caring for a child (a length of marriage requirement applies).

4. a. That's true. To be eligible, your parent must be age 62 or older and receiving at least half of his or her financial support from you at the time of your death. In addition, your parent cannot be entitled to his or her own higher Social Security benefit and must not have married after your death.

5. b. The Social Security Administration (SSA) may pay a one-time, \$255 lump-sum death benefit to an eligible surviving spouse. If there is no surviving spouse, the payment may be made to an eligible dependent child. The death benefit has never increased since it was capped at its current amount in a 1954 amendment to the Social Security Act.²

This is just an overview. For more information on survivor benefits and eligibility rules, visit the SSA website, ssa.gov.

¹ Fast Facts & Figures About Social Security, 2018

² Research Notes & Special Studies by the Historian's Office, Social Security Administration

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