How to notify Social Security of a death (and what happens next)

Key facts

- SSA accepts death reports only by phone or in person. USA.gov states that SSA does "not accept reports by email or online" (USA.gov, checked 2026-09-17).
- The number is 1-800-772-1213 (TTY 1-800-325-0778), Monday through Friday, 8 a.m. to 7 p.m. local time (SSA, Contact Social Security By Phone, checked 2026-09-17).
- Funeral homes usually make the report. SSA says "you don't typically need to report a death to us," but you should call if no funeral home is involved or it did not report (SSA, What to do when someone dies, checked 2026-09-17).
- SSA cannot pay a benefit for the month a person dies. A payment that arrives after the death, even for the previous month, must be returned (USA.gov, checked 2026-09-17).
- A surviving spouse, or in some cases a child, can get a one-time lump-sum death payment of $255. The application must be filed within 2 years of the death (SSA, Lump-sum death payment, checked 2026-09-17).
- Survivor benefits cannot be applied for online. You apply by phone or at a local office (SSA FAQ KA-02083, checked 2026-09-17).
- A surviving spouse's payment starts at 71.5% of the deceased person's benefit at age 60 and rises to 100% at the survivor's full retirement age, between 66 and 67 (SSA, What you could get from Survivor benefits, checked 2026-09-17).

Step-by-step checklist

- [ ] Find the Social Security number and the latest benefit letter or bank statement
- [ ] Give the number to the funeral director; get confirmation the death was reported
- [ ] Call 1-800-772-1213 to confirm the report and ask which benefits were paid
- [ ] Tell the bank to return any payment for a month after the death; do not spend it
- [ ] Apply for the $255 lump-sum death payment within 2 years
- [ ] Ask whether a spouse, ex-spouse, child or dependent parent qualifies for survivor benefits
- [ ] If the surviving spouse has their own record, ask SSA to compare survivor and retirement amounts
- [ ] If anyone in the household gets SSI, report the death within 10 days after month end
- [ ] Note the date of each call and the representative's name

Record in your family guide where the Social Security card is kept, which benefit type the person receives and which bank the deposits go to. Those three lines save a surviving spouse days of searching; they are the kind of detail Omliva's guided questions capture.