

What to do when your wife dies: a calm, step-by-step guide

Key facts

- A death must be pronounced by someone in authority, such as a hospital doctor, a nursing facility physician or a hospice nurse, before a death certificate can be issued (National Institute on Aging, checked 2026-09-25).
- Social Security accepts death reports only by phone or in person, never online. The number is 1-800-772-1213 (Social Security Administration, checked 2026-09-25).
- A one-time \$255 lump-sum death payment can go to a surviving spouse who was living with the deceased; you must apply within 2 years of the death (Social Security Administration, checked 2026-09-25).
- Social Security survivor benefits start at 71.5% of your wife's benefit at age 60 and rise to 100% at your survivor full retirement age, which is 67 if you were born in 1962 or later (Social Security Administration, checked 2026-09-25).
- The qualifying surviving spouse tax filing status keeps joint tax rates and the \$32,200 standard deduction for 2026 for up to two years after the year of death, but only if a dependent child lives with you (Internal Revenue Service, Publication 501, checked 2026-09-25).
- Being an authorized user on your wife's credit card does not make you responsible for the balance, which is owed by her estate; the exception is community property states, including Arizona, California and Texas, where a surviving spouse can owe certain marital debts without cosigning (Consumer Financial Protection Bureau, checked 2026-09-25).
- The VA pays Dependency and Indemnity Compensation of \$1,699.36 a month to the surviving spouse of an eligible veteran, effective December 1, 2025 (U.S. Department of Veterans Affairs, checked 2026-09-25).

Printable checklist: what to do when your wife dies

- ☐ Death pronounced; funeral home called
- ☐ Certified death certificates ordered
- ☐ Home, car and pets secured
- ☐ Funeral home given her Social Security number
- ☐ Social Security notified by phone, 1-800-772-1213
- ☐ \$255 lump-sum payment and survivor benefits applied for
- ☐ Her employer and your employer notified
- ☐ Death certificate copies sent to Equifax, Experian, TransUnion
- ☐ Banks and life insurer contacted
- ☐ Joint accounts and named-beneficiary accounts identified
- ☐ IRA or 401(k) beneficiary options reviewed

- ☐ Filing status confirmed for this tax year and next
- ☐ VA benefits checked, if she was a veteran
- ☐ Probate need confirmed with your state court or an attorney
- ☐ Family guide updated with current accounts and documents

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