

AI-00179 What will happen to my social security benefit after i die?

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What will happen to my social security benefit after i die?

Your Social Security benefit stops when you die. However, your eligible dependents, such as a spouse or children, may be able to receive survivors benefits based on your Social Security record.

Here's how it works:

- A surviving spouse may be eligible for a benefit equal to as much as 100% of the deceased worker's benefit amount.
- A surviving spouse who is caring for a child under the age of 16 or a disabled child may be eligible for a benefit equal to 75% of the deceased worker's benefit amount.
- Unmarried children under the age of 18 (or up to age 19 if they are still in high school) may be eligible for a benefit equal to 75% of the deceased worker's benefit amount.
- A disabled child who was receiving Social Security disability benefits on the deceased worker's record before the worker's death may continue to receive benefits.

It's important to keep in mind that there are certain eligibility requirements that must be met in order for a survivor to receive benefits, such as the length of the deceased worker's marriage to the surviving spouse, and the amount of the deceased worker's benefit. It may also be helpful to contact the Social Security Administration directly to get more information about specific survivor benefits based on your individual situation.

what if my wife has it's own social security check?

If your wife has her own Social Security benefit, the amount she receives may be based on her own work record or it may be based on a combination of her own record and your record as her spouse.

If your wife's own benefit is less than the survivor benefit she would receive based on your record, she may be eligible to receive the higher benefit amount as a survivor. If her own benefit is equal to or greater than the survivor benefit, she will receive her own benefit and will not be eligible for a survivor benefit based on your record.

It's worth noting that your wife may also be eligible for a survivor benefit based on her own work record if her own benefit is less than the survivor benefit she would receive based on your record. The Social Security Administration would consider both options and pay the higher of the two benefits.

It may be helpful to contact the Social Security Administration directly to get more information about your wife's specific benefit options based on your individual situation.

so social security is a scam?

No, Social Security is not a scam. It is a government-administered program that provides retirement, disability, and survivor benefits to eligible individuals and their families. The program is funded by payroll taxes paid by workers and their employers, as well as by taxes on Social Security benefits.

Social Security has been a crucial source of income for millions of Americans for over 85 years, and has helped to reduce poverty and financial insecurity among older Americans, people with disabilities, and surviving family members.

While the Social Security program does face some long-term financial challenges, the government has taken steps to address these challenges and ensure the continued solvency of the program. For example, the Social Security Trust Funds have been strengthened by changes to the program, such as gradually increasing the full retirement age and adjusting the formula used to calculate benefits.

Overall, while there may be concerns or debates about the future of the Social Security program, it remains an important and valuable resource for many people, and is not a

scam.

but why can't she have both checks?

In some cases, a surviving spouse may be eligible to receive both her own Social Security benefit and a survivor benefit based on the deceased worker's record. However, the Social Security Administration has rules in place to ensure that a surviving spouse does not receive more in total benefits than they would have if they were receiving only one benefit.

The Social Security Administration calculates a "primary insurance amount" (PIA) for each individual based on their own work record. The PIA is the amount a person would receive if they began receiving Social Security retirement benefits at their full retirement age. The survivor benefit is equal to the PIA of the deceased worker.

If the surviving spouse's own PIA is less than the survivor benefit, they will receive the higher survivor benefit based on the deceased worker's record. If the surviving spouse's own PIA is equal to or greater than the survivor benefit, they will receive only their own benefit, and will not be eligible for a survivor benefit based on the deceased worker's record.

In some cases, the surviving spouse may be eligible to receive a combination of their own benefit and a portion of the survivor benefit, known as the "windfall elimination provision." The purpose of this provision is to ensure that a surviving spouse does not receive an advantage in total benefits due to the deceased worker's earnings.

It's important to keep in mind that these rules can be complex and may vary based on individual circumstances, so it may be helpful to contact the Social Security Administration directly to get more information about specific survivor benefits based on your individual situation.

so where will my social security go?

When you die, your Social Security benefit stops. However, if you have eligible dependents, such as a spouse or children, they may be able to receive survivors benefits based on your Social Security record.

Here's how it works:

- A surviving spouse may be eligible for a benefit equal to as much as 100% of the deceased worker's benefit amount.
- A surviving spouse who is caring for a child under the age of 16 or a disabled child may be eligible for a benefit equal to 75% of the deceased worker's benefit amount.
- Unmarried children under the age of 18 (or up to age 19 if they are still in high school) may be eligible for a benefit equal to 75% of the deceased worker's benefit amount.
- A disabled child who was receiving Social Security disability benefits on the deceased worker's record before the worker's death may continue to receive benefits.

It's important to keep in mind that there are certain eligibility requirements that must be met in order for a survivor to receive benefits, such as the length of the deceased worker's marriage to the surviving spouse, and the amount of the deceased worker's benefit.

If you have no eligible dependents, your Social Security benefit will stop when you die and will not continue to be paid to anyone else. However, the Social Security taxes that you paid into the system during