

FAMILY PAYMENTS

When a worker receives old-age or disability benefits, or dies, payments can also be made to certain of his dependents, including:

- unmarried children under 18 years of age;
- unmarried children 18 or over who were severely disabled before they reached 18 and have remained so since;
- a wife, regardless of her age, if she is caring for a child who is getting payments based on the worker's social security account;
- a wife 62 or older even if there are no children entitled to payments; a dependent husband 62 or over.

Additional survivors' benefits may be paid to:

- dependent parents at 62;
- a divorced wife, if, before the worker's death, she is dependent on him for her support pursuant to a court order or agreement, and if she has in her care his child who is also entitled to payments.

In addition, a lump-sum death payment may be made to the widow or widower who was living in the same household with the worker at death; otherwise, it can go to pay the worker's burial expenses. The lump sum is three times the amount of his monthly retirement benefit, but cannot exceed \$255.

If a person becomes entitled to monthly benefits based on the social security account of more than one worker, he will receive each month no more than the largest benefit. For example, a woman

who is eligible for benefits based on her own earnings and also for wife's benefits based on the earnings of her husband will receive an amount equal to the larger of the two benefits.

Amount of Your Family's Benefits

If you receive old-age or disability benefits, the monthly payments to your wife, child, or dependent husband will be one-half of the benefit you receive. In the event of your death, your eligible widow while under 62, and your children and parents (if both parents survive) will receive three-fourths of your benefit amount. Your widow over 62, or your parent, if only one parent survives, will receive 10 percent more. However, benefits may be less than these amounts when they must be reduced to keep the total family payments within the maximum provided in the law.

If the wife of a living worker chooses to start getting payments before she reaches 65, she gets a reduced amount for as long as she receives wife's benefits unless she is caring for a child who is getting payments on her husband's account. Full benefits to a widow, however, are payable at 62.

Proofs Needed

When a wife or widow applies for benefits she should, if possible, bring with her—her marriage certificate, her birth certificate, and the birth certificates of any children who may be eligible for payments.

However, she should not delay applying because she does not have some of these papers available.

Proof of support is required before benefits can be paid to a parent or husband. Generally, this must be done within 2 years after the worker dies, or in the case of a husband, within 2 years after his wife applies for old-age or disability benefits.

An Application Is Necessary

Survivors or dependents insurance payments cannot start until an application has been made. When a worker applies for old-age or disability benefits, his eligible dependents should also apply. When a person who has worked under the social security law dies, some

