## **Survivors Covered** By Social Security

(This is the third article in a four-part series on Social Security administration prepared for VOICE readers by Ed Cocks, district manager of the Bureau of Old Age and Survivors Insurance. Additional information concerning YOUR Social Security coverage is available at the district office, 601 South 13th St.; telephone 382-6771.)

IF SOMEONE IN YOUR FAMILY DIES, it may be that he has provided more protection for his family than you think--more even than he knew about. We are speaking of the social security protection provided for the survivors of workers covered by social security. The monthly payments which are made to a widow and her minor children often mean the difference between scattered individuals and family unity

At least 9 out of every 10 mothers with children under 18 can expect to get social security benefits should their husbands die. At the end of June 1964, there were four and a half million survivors getting monthly social security checks. Widowed mothers with two children were at that time receiving an average of \$190 per month. Survivors represent about 25 percent of all the people getting old-age and survivors insurance benefits.

In addition to the widow with minor children, the widow who is 62 or older with or without children, may qualify for a monthly check. Your parent who is at least 62 and who has established that he was dependent upon you at the time of your death, may also qualify for monthly survivor benefits.

Social security pays a lump-sum death payment when an insured worker dies regardless of the monthly benefits that could be paid. If the deceased and his wife were living together in the same household at the time of his death, then the payment is made to her. If there is no qualified surviving spouse, then the lump-sum death payment is made to the person who pays the funeral bill. That person may request that this check be sent directly to the funeral home. This lump-sum payment varies from \$120 to \$255, depending upon the earnings the deceased had received.

Although a worker automatically builds up this social security protection for his family, the payments are not made automatically at the time of his death. The survivors must claim the benefits by getting in touch with a social security representative and filing an application.

The social security district office in Las Vegas is located at 601 South 13th St. The telephone number is 382-6771.

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