



The Social Security Survivor Benefits Equity Act

Introduced By:

Senators Peter Welch (D-Vt.), Bernie Sanders (I-Vt.), Elizabeth Warren (D-Mass.)

Background:

The Social Security Administration (SSA) provides a lump-sum death benefit to survivors of a beneficiary in the event of their death to help families offset funeral costs. The lump sum payment was capped at [\\$255](#) in 1954, and surviving spouses, dependent children under 18, or children with disabilities were provided access to the benefit on behalf of the deceased.

The last time SSA death benefits were adjusted/modified/expanded seventy years ago, a full memorial and cremation service cost around [\\$700](#). Today, the cost of an average cremation and funeral service is between [\\$4,000-\\$7,000](#), while the average cost of a direct cremation (cremation only with no service) is between [\\$2,000-\\$5,000](#). Despite this increase, the SSA's lump-sum death benefit has remained stagnant at \$255—equivalent to \$2,908 in 2024—despite inflation. Adjusting the SSA's death benefit to account for inflation would provide relief to families facing financial and emotional burdens following the death of a loved one.

Legislation:

The *Social Security Survivor Benefits Equity Act* would lower burdensome costs associated with cremation or burials by increasing the SSA's lump-sum death benefit to accurately account for costs of inflation.

The legislation would increase SSA's death benefit to \$2,900 beginning in 2025, and index it to the Consumer Price Index (CPI) for Urban Wage Earners and Clerical Workers (CPI-W) to ensure the benefit captures true fiscal realities. This aligns SSA benefits – for example, the SSA Cost-of-Living (COLA) benefit and the SSA death benefit, which would now both use CPI-W to determine benefits.

Endorsing Organizations:

The *Social Security Survivor Benefits Equity Act* is endorsed by Social Security Works.