



## ***Social Security Survivor Benefits Equity Act of 2025***

**Led in the Senate by:** Senators Peter Welch (D-Vt.); Elizabeth Warren (D-Mass.); Bernie Sanders (I-Vt.); Sheldon Whitehouse (D-R.I.); Richard Blumenthal (D-Conn.); Cory Booker (D-N.J.); Ed Markey (D-Mass.)

**Introduced in the House by:** Representatives Gabe Amo (D-RI-01), Becca Balint (D-Vt-AL); Chellie Pingree (D-ME-01)

**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 over 70 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 \$3,062 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 the cost of inflation.

The legislation would increase SSA's death benefit to \$2,900 beginning in 2026, 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 would now both use CPI-W to determine benefits.

### **Endorsing Organizations:**

The *Social Security Survivor Benefits Equity Act* is endorsed by the Alliance for Retired Americans; American Federation of Government Employees (AFGE); American Federation of State, County, and Municipal Employees (AFSCME); American Federation of Teachers (AFT); Justice in Aging; National Committee to Preserve Social Security and Medicare; National Organization of Social Security Claimants' Representatives (NOSSCR); Social Security Works; Strengthen Social Security Coalition; and the Women's Institute for a Secure Retirement (WISER).