



5 Things Every Woman Should Know About Social Security



Securing today
and tomorrow

For more than 80 years, Social Security has helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout their life's journey. Here are the five most important things every woman should know about Social Security.

1. Nothing keeps you from getting your own Social Security benefit

- If you've worked and paid taxes into the Social Security system for at least 10 years and have earned a minimum of 40 work credits, you may be eligible for your own benefits.
- Once you reach age 62, you may be eligible for your own Social Security benefit whether you're married or not and whether your spouse collects Social Security or not.
- We figure everyone's retirement benefit the same way. It's based on a percentage of your average monthly wage using a 35-year base of earnings. If you don't have 35 years of earnings, we must substitute "zero" years to reach the 35-year base.
- If you become disabled before your full retirement age, you might qualify for Social Security disability benefits, if you worked and paid Social Security taxes in five of the last 10 years.

- If you also get a pension from a job where you didn't pay Social Security taxes (e.g., a civil service or teacher's pension), your Social Security benefit might be reduced.

2. There is no marriage penalty or limit to benefits paid a married couple

- If you are married and you and your spouse have worked and earned enough credits individually, you will each get your own Social Security benefit.
- A working woman is not limited to one-half of her spouse's Social Security. (That rate applies to women who never worked outside the home.)
- So, for example, if you are due a Social Security benefit of \$1,200 per month and your spouse is due a Social Security benefit of \$1,400 per month, the two of you will get \$2,600 per month in retirement benefits.

3. If you're due two benefits, you get the one that pays the higher rate, not both

- As a spouse, you are potentially eligible for benefits on both your own and your spouse's work record, but you only receive the one that pays the higher rate, not both.
- A wife is eligible for between one-third and one-half of her spouse's Social Security benefit, if she does not have her own work record.
- Most working women who reach retirement age receive their own Social Security benefit amount because it's more than one-third to one-half of their spouse's rate.
- If your spouse dies before you, you can apply for the higher widow's rate. (See number 5 below.)

4. If you're divorced and were married at least 10 years, you're eligible on your ex's Social Security record

- Divorced women who were married at least 10 years are eligible for Social Security based on their ex's record, if they are unmarried when they become eligible for Social Security.
- Some women sign divorce decrees relinquishing their rights to Social Security on their ex's record. Those clauses in divorce decrees are never enforced.

- Any benefits paid to a divorced spouse DO NOT reduce payments made to the ex or any payments due the ex's current spouse.
- Generally, the same payment rules apply to divorced wives and widows as to current wives and widows. That means most divorced women collect their own Social Security while the ex is alive, but they can apply for higher widow's rates when they die.

5. When your spouse (or ex) dies, you're probably due a widow's benefit

- A widow is eligible for between 71 percent (at age 60) and 100 percent (at full retirement age) of what the spouse was getting before they died.
- We must pay your own retirement benefit first, then supplement it with whatever extra benefits you are due as a widow, to bring your Social Security benefit amount up to the widow's rate.
- We also can pay you a \$255 one-time death benefit if you were living with your spouse when they died.
- If you made more money than your spouse, then they might be due a survivors benefit rate on your record, if you die before they do.

Learn more by reading our publication *What Every Woman Should Know* at www.socialsecurity.gov/pubs/EN-05-10127.pdf.