**Social Security Column**

ELIGIBILITY FOR SOCIAL SECURITY SPOUSE’S BENEFITS

**By <Name>**

**Social Security <Title> in <Place>**

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Social Security helps you secure today and tomorrow with financial benefits, information, and tools that support you through life’s journey. If you don’t have enough Social Security credits to get benefits on your own record, you may be able to receive benefits as a spouse. Your spouse must be receiving benefits for you to get benefits on their record. If your spouse does not receive retirement or disability, you’ll have to wait to apply on your spouse’s record.

In addition, to be eligible for spouse’s benefits, you must be one of the following:

* 62 years of age or older.
* Any age if you have a child who is younger than 16 in your care or has a disability and is entitled to benefits on your spouse’s record.

If you wait until you reach full retirement age to receive benefits, you’ll receive your full spouse’s benefit amount, which is up to one-half the amount your spouse receives. You’ll also get your full spouse’s benefit if you are under full retirement age, but care for a child and one of the following applies:

* The child is younger than age 16.
* The child has a disability and is entitled to benefits on your spouse’s record.

If you receive retirement on your own record, we will pay that amount first. If your benefits as a spouse are higher than your own benefit, you will get a combination of benefits that equals the higher spouse’s benefit.

Consider this example: Sandy is eligible for a monthly retirement benefit of $1,000 and a spouse’s benefit of $1,250. If she waits for Social Security until her full retirement age, she will receive her own $1,000 retirement benefit. We will add $250 from her spouse’s benefit, for a total of $1,250 a month. Sandy only gets an additional spouse’s benefit because her own benefit is less than half her spouse’s full retirement age benefit.

Want to apply for either your retirement or your spouse’s benefits or both? Are you at least 61 years and 9 months old? If you answer yes to both, visit [www.ssa.gov/benefits/retirement](https://www.ssa.gov/benefits/retirement/) to get started today.

Are you divorced from a marriage that lasted at least 10 years? You may be able to get benefits on your former spouse’s record. For more information, please visit our website at [www.ssa.gov/planners/retire/divspouse.html](http://www.ssa.gov/planners/retire/divspouse.html).

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