



# 5 Things Every Woman Should Know About Social Security



Securing today  
and tomorrow

For more than 85 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 can collect your own benefits as early as age 62.
- We base Social Security benefits on your lifetime earnings. We adjust or "index" your actual earnings to account for changes in average wages since the year the earnings were received. Then, Social Security calculates your average indexed monthly earnings during the 35 years in which you earned the most. We apply a formula to these earnings and arrive at your basic benefit, or "primary insurance amount."
- If you become disabled before your full retirement age, you might qualify for Social Security disability benefits. You must have 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 to 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.
- 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're generally paid the higher rate, not both

- As a spouse, if you are eligible for benefits on both your own work record and your spouse's work record, you may be required to file for both benefits. We call this requirement "deemed filing," because when you apply for one benefit, you are required or deemed to file for the other.
- If you are required to file for both, you generally receive the higher benefit amount.

- A wife with no work record or low benefit entitlement on her own work record is eligible for between one-third and one-half of her spouse's Social Security benefit.
- 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 five below.)

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

- Divorced women who were married at least 10 years may be eligible for Social Security based on their ex's record. This applies if they are unmarried and not entitled to a higher benefit on their own record 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 rarely 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 the ex dies.

#### **5. When your spouse (or ex) dies, you may be 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. This will bring your Social Security benefit amount up to the widow's rate.
- We also can pay you a \$255 lump sum death payment if you were living with your spouse when they died.
- If you made more money than your spouse, (or ex-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* (Publication No. 05-10127).

#### **Contacting Social Security**

The most convenient way to do business with us from anywhere, on any device, is to visit [www.ssa.gov](http://www.ssa.gov) to get information and use our online services.

Or, call us toll-free at **1-800-772-1213** or at **1-800-325-0778** (TTY) if you're deaf or hard of hearing. We can answer your call from 7 a.m. to 7 p.m., weekdays. You can also use our automated services via telephone, 24 hours a day. We look forward to serving you.