Social Security Column

# ARE YOU ELigible for social security Spouse’s benefits?

By <Name>

Social Security <Title> in <Place>



Social Security benefits are a crucial part of millions of Americans’ retirement income. If you don’t have enough Social Security credits to be eligible for benefits on your own record, you may be able to receive benefits on your spouse’s record.

To be eligible for spouse’s benefits, you must be one of the following:

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

Your full spouse’s benefit could be up to one-half the amount your spouse is entitled to receive at their full retirement age. If you choose to receive your spouse’s benefits before you reach full retirement age, you will get a permanently reduced benefit.

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 can receive. 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 receive benefits on your spouse’s record.

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

For example, Sandy is eligible for a retirement benefit of $1,000 and a spouse’s benefit of $1,250. At 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.

Want to apply for either your or your spouse’s benefits? Are you at least 61 years and nine months old? If you answered 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. You can find out more by visiting [www.ssa.gov/planners/retire/divspouse.html](https://www.ssa.gov/benefits/retirement/planner/applying7.html) for more information.

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