

Spouse and Ex-Spouse Benefits: Social Security Retirement and Social Security Disability

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In addition to providing retirement and disability benefits for a worker who has paid into Social Security, benefits under that worker's Social Security number are also available for spouse and ex-spouse(s), provided the worker currently receives Social Security Retirement or Social Security Disability (SSDI) benefits, even if the worker has died. (See [article on Survivors' Benefits](#)) This is separate from any Social Security benefits to which you may be entitled under your own Social Security Number.

If You are the Spouse of a Person Receiving Social Security Retirement or Social Security Disability Income

Eligibility: You are also eligible to receive benefits under your spouse's number if you are:

- Age 62 or older **or**
- You are the spouse and taking care of a child of you and your spouse and the child is under age 16 or is disabled.

It doesn't matter whether your spouse is still living, or is deceased, as long as you were married at the date of his or her death.

With respect to Social Security Retirement, it also doesn't matter whether the spouse is collecting Social Security Retirement as long as the worker's spouse fulfills the requirements that would permit the spouse to receive the benefit.

For example, Richard and Annie are both age 63. Richard could retire early from work and start collecting Social Security Early Retirement, but he hasn't. Annie never worked in the workplace and has not paid into Social Security. She's been a homemaker. Annie can qualify now for a Social Security benefit as the spouse under her husband's Social Security number.

NOTE: you can't qualify as the spouse of a person who is "disabled," unless that person is collecting SSDI, or collected SSDI while alive.

Benefit: Benefits are paid in addition to what the worker receives and has no effect on his benefits. As the spouse of an eligible worker you can receive one-half (50%) of the retired worker's full benefit unless you begin collecting benefits before age 65 (or the worker's Normal Retirement Age, if later). In that case, the amount of your benefit is permanently reduced by an actuarial percentage based on the number of months between the time you apply for the benefit and the time you will reach Normal Retirement Age.

Caring for a Child: You will receive full spouse benefits, regardless of your age, if you are taking care of a child who is under age 16 or is disabled and receiving Social Security benefits. This is in addition to any benefits the child is eligible for. The benefits will end the month before the youngest child turns 16, although the child will continue to receive children's benefits until age 18 or later if disabled.

Dual Eligibility: If you're eligible for both your own retirement benefits and for benefits as a spouse, you will get your own benefit first. If your benefit as a spouse is higher than your own retirement benefit, you'll get a combination of benefits equaling the higher benefit.

For Example: Mary Ann qualifies for a retirement benefit of \$250 from her work and a spouse's benefit of \$400. At age 66, her normal retirement age, she will receive her own \$250 retirement benefit and Social Security will add \$150 from her spousal benefit, for a total of \$400. If she takes her retirement benefit at any time before she turns 65, both amounts will be reduced

Maximum Family Benefits: Whether the benefits are payable under retirement or SSDI, there is a limit to the amount of money that can be paid to you and other family members each month under one Social Security number.

The limit varies according to a very complicated formula, but generally it equals 150 to 180 percent of the worker's benefit rate, or usually enough to provide benefits to a spouse and two children without reduction.

If the sum of the benefits payable to all the family members is greater than this family limit, each benefit will be reduced proportionately.

If You Are the Ex-Spouse of a Person Receiving Social Security Benefits

As the divorced spouse of a worker receiving retirement or disability benefits, you can get benefits on your former spouse's Social Security record if you:

- Were married to the worker for at least 10 years;
- Are at least 62 years old;
- Remain unmarried; and
- You are not eligible for an equal or higher benefit on your own Social Security record or on someone else's Social Security record.

NOTE: The amount of benefits payable to the ex-spouse has no effect on the amount of benefits you may receive as a spouse or child and does not affect the Maximum Family Benefit.

How Do You Sign Up?

In person or on the phone: You can call the Social Security toll-free number, 1-800-772-1213, to apply for benefits over the telephone or to make an appointment to visit any Social Security office to apply in person.

Applying On Line: <http://www.socialsecurity.gov/applyonline/> is the location at Social Security's website that allows you to enroll for Spouse benefits online. You can complete the application but you will still need to print it out and take or mail it to Social Security with the requested documentation.

This service is available (Eastern Time):

- Monday-Friday: 6 a.m. until 1 a.m.
- Saturday: 8 a.m. until 11 p.m.
- Sunday: 8 a.m. until 8 p.m.

Even if you plan to enroll in person, this site gives you a head start on the forms to complete and a comprehensive list of what documentation is required.

Documentation: Depending on your circumstances, you will need the documents listed below. Don't delay applying for benefits because you don't have all the information. If you don't have a document you need, Social Security can usually help you get it.

The types of documents they may need are based on the information you provide. It may include:

- Your birth certificate or other proof of birth.
- Your Naturalization papers.
- Your U.S. Military discharge paper(s).
- Your W-2 form(s) and/or self-employment tax returns for last year.
- Your Social Security number.
- Your date and place of birth.
- Your bank or financial institution's name and routing transit number (or copy of deposit slip or voided check) and your bank account number so your benefits can be deposited electronically into your account.
- The amount you earned last year and the amount you expect to earn this year (between September and December, we may also ask how much you expect to earn next year).
- The name and address of each employer for the last three years;
- The beginning and ending dates for each period of U.S. military service you may have served in the Army, Navy, Air Force, Marines, National Guard, Coast Guard, Public Health Service (PHS), or Coast & Geodetic Survey (CGS).
- Of all your prior marriages, you will need to provide the name, Social Security number and date of birth of your current and/or any prior spouse, the date and place of each marriage and, if appropriate, the date and place the marriage ended.