



Social Security

# What Every Woman Should Know

[www.socialsecurity.gov](http://www.socialsecurity.gov)

## Contacting Social Security

### Visit our website

Our website, [www.socialsecurity.gov](http://www.socialsecurity.gov), is a valuable resource for information about all of Social Security's programs. At our website, you also can:

- Apply for certain kinds of benefits;
- Get the address of your local Social Security office;
- Request important documents, such as a *Social Security Statement*, a replacement Medicare card or a letter to confirm your benefit amount; and
- Find copies of our publications.

### Call our 1-800 number

In addition to using our website, you also can call us toll-free at **1-800-772-1213**. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We can provide information by automated phone service 24 hours a day. If you are deaf or hard of hearing, you may call our TTY number, **1-800-325-0778**.

We treat all calls confidentially. We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.

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## What Social Security means to you

Social Security plays an important role in providing economic security for women. Nearly 60 percent of the people receiving Social Security benefits are women. In the 21st century, more women work, pay Social Security taxes and earn credit toward monthly retirement income than at any other time in our nation's history.

Today, women have challenging choices to make. Some may spend their entire adulthood in a career or job outside the home. Some may work for a few years, leave the labor force to raise children and eventually return to work. And some may choose not to work outside of the home. Whether they work, have worked or have never worked, it is essential that women understand how Social Security can help them and their families.

Women tend to care for many people—spouses, children and parents. And although they have made significant strides, women are more likely to earn less over their lifetimes than men. They are less often covered by private retirement plans and more dependent on Social Security—and for a longer period of time since, on average, women live about five years longer than men.

Social Security offers a basic level of protection to all women covered by this program. When women work, they pay taxes into the Social Security system, providing for their own benefits. In addition, their husbands' earnings can give them Social Security coverage as well. Women who do not work are often covered through their husbands' work and can receive benefits when they retire, become disabled or die.

Over the years, the level of Social Security protection for women has been strengthened. For example, the amount of benefits for a surviving spouse was

raised and benefits for disabled spouses also increased. Economic protection for divorced women improved with the removal of the requirement that the divorced wife must be dependent on her husband. Also, the number of years the couple must be married in order for the divorced spouse to qualify for benefits decreased.

Besides understanding the benefits to which they may be entitled, women also need to be aware of other aspects of the Social Security program. They need to know about providing Social Security coverage for anyone they may hire as a household worker or child-care provider. And they need to know some basics like what to do if they change their names.

While Social Security is a vital program, especially for women, it was never intended to cover all of their financial needs. To live comfortably, everyone needs to plan accordingly. Living within one's means and saving for the future are big parts of that plan.

## **Your Social Security record and number**

Each year your employer sends a copy of your W-2 (Wage and Tax Statement) to Social Security. We compare your name and Social Security number on the W-2 with the information in our files. We add the earnings shown on the W-2 to your Social Security record.

It is critical that your name and Social Security number on your Social Security card agree with your employer's payroll records and W-2 so that we can credit your earnings to your record. It is up to you to make sure that both Social Security's records and your employer's records are correct. If your Social Security card is incorrect, contact any Social Security office to make changes. Check your W-2 form to make sure your employer's record is correct and, if it is not, give your employer the accurate information.

If you are a worker age 25 or older and not receiving benefits, you receive a *Social Security Statement* every year that can be a valuable tool to help you plan a secure financial future. It provides you with a record of your earnings and gives estimates of what your Social Security benefits would be at different retirement ages. It also gives an estimate of the disability benefits you could receive if you become severely disabled before retirement, as well as estimates of the survivors benefits Social Security would provide your spouse and eligible family members when you die. Review this *Statement* to make sure that all of your earnings are included. If your *Statement* does not include all of your earnings, let your employer and your Social Security office know about any incorrect information.

## If you change your name

Whenever you change your name, be sure to report the change to Social Security. Otherwise, your earnings may not be recorded properly and you may not receive all the Social Security you are due. Not changing your name with Social Security also can delay your income tax refund.

To report a name change, fill out an *Application for a Social Security Card* (Form SS-5). You can get the form by visiting [www.socialsecurity.gov](http://www.socialsecurity.gov) on the Internet or any Social Security office or by calling Social Security's toll-free number, **1-800-772-1213**.

You must show us a recently issued document as proof of your legal name change. Documents Social Security may accept to prove a legal name change include:

- Marriage document;
- Divorce decree specifically stating you may change your name;
- Certificate of Naturalization showing a new name; or

- Court order for a name change.

If the documents you provide for a legal name change do not give enough information to identify you, then you also must show two identity documents including:

- One document in your old name; and
- A second document with your new legal name.

In addition to your name, these documents must also contain identifying information or a recent photograph.

If you are a U.S. citizen born outside the United States and our records do not show you are a citizen, you will need to provide proof of your U.S. citizenship. If you are not a U.S. citizen, Social Security will ask to see your current immigration documents.

The new card will have the same number as your previous card, but will show your new name.

## **If you are a victim of family violence**

People in all walks of life can be victims of family violence or harassment, abuse or life-endangering situations. If you are a victim of family violence, Social Security may be able to help you.

Public awareness campaigns stress how important it is for victims to develop safety plans that include gathering personal papers and choosing a safe place to go. Sometimes the best way to evade an abuser and reduce the risk of further violence may be to relocate and establish a new identity. Following these changes, it also may be helpful to get a new Social Security number.

Although Social Security does not routinely assign new numbers, we will do so when evidence shows you are being harassed or abused or your life is endangered.

Applying for a new number is a big decision. It may impact your ability to interact with federal and state agencies, employers and others. This is because your financial, medical, employment and other records



will be under your former Social Security number and name (if you change your name). If you expect to change your name, we recommend you do so before applying for a new number.

For more information, ask for *New Numbers For Domestic Violence Victims* (Publication No. 05-10093).

## Social Security numbers for children

It is a good idea to apply for a Social Security number for your baby when you apply for your baby's birth certificate. Social Security will mail the card to you. Or, you can wait and apply at any Social Security office. If you wait, you must provide evidence of your child's age, identity and U.S. citizenship status, as well as proof of your identity. We must verify your child's birth record, which can add up to 12 weeks to the time it takes to issue a card. To verify a birth record, Social Security will contact the office that issued it.

## What your Social Security taxes pay for

When you work and pay Social Security taxes, you earn Social Security credits that can count toward your retirement benefits and can qualify you and your family for disability and survivors insurance coverage. In addition, when you pay Medicare taxes, you are earning Medicare protection that can be available to you when you reach age 65 or if you become disabled.

Social Security's benefit package includes:

- Retirement benefits that are paid each month to retired workers as early as age 62.
- Disability benefits that are paid each month to workers of all ages who have a severe disability. In some cases, a young worker may qualify for a disability benefit with as little as one and one-half years of work.

- Family benefits that are paid each month to the spouse and children of retired or disabled workers.
- Survivors benefits that are paid each month to the widow or widower and children of a deceased worker. In some cases, the family of a young deceased worker can receive these benefits even if the worker had as few as one and one-half years of work.
- Medicare, which helps with hospital bills and provides limited coverage for skilled nursing facility stays and hospice care. It can also cover doctors' services and prescription drugs.

## Some special employment situations

### Self-employed

Most people who pay into Social Security work for an employer. Their employer deducts Social Security taxes from their paycheck, matches that contribution and sends taxes to the Internal Revenue Service (IRS) and reports wages to Social Security. But self-employed people must report their earnings and pay their taxes directly to IRS.

You are self-employed if you operate a trade, business or profession, either by yourself or as a partner. You report your earnings for Social Security when you file your federal income tax return. If your net earnings are \$400 or more in a year, you must report your earnings on Schedule SE, in addition to the other tax forms you must file.

If you and your husband operate a business together, you are entitled to receive Social Security credits as a partner. Be sure to file a separate Schedule SE, even though you and your husband file a joint income tax return. If you do not file a separate self-employment report, you will not get Social Security benefits from your own work, because all of the earnings will be reported on your husband's record.

## Household workers

Some household workers are covered under Social Security depending on how much they earn. Household workers include babysitters, maids, cooks, laundry workers, butlers, gardeners, chauffeurs and people who do housecleaning or repair work. Household workers who are under age 18 during any part of the year and who do not do household work as a principal job are not covered under Social Security.

If you hire household workers, make sure you accurately record their Social Security numbers, withhold Social Security taxes from their wages, pay an equal amount and send the combined taxes to IRS using your own federal income tax return.

If you are a household worker, make sure your employer is paying Social Security taxes for you. You should receive a form W-2 from your employer by January 31 of the year following the year you did the work. For more information, ask for *Household Workers* (Publication No. 05-10021).

## Military service

If you have served in the military on active duty or on inactive duty for training since 1957, you paid into Social Security. Inactive duty service in the Armed Forces Reserves and National Guard weekend drills have been covered by Social Security since 1988. If you served in the military before 1957, you did not pay into Social Security directly, but your records may be credited with special earnings for Social Security purposes that count toward any benefits you may receive.

When you apply for Social Security, the credits you receive for military service are added to your civilian work credits. The number of credits you have determines whether you qualify for Social Security.

You may be eligible for both Social Security benefits and military retirement. Generally, there is no reduction of Social Security benefits because of your military retirement. You will get your full Social Security benefits based on your earnings.

Social Security survivors benefits may affect benefits payable under the optional Department of Defense Survivors Benefit Plan. You should check with the Department of Defense or your military retirement advisor for more information.

## When you retire

Most people need 10 years of work (40 credits) to qualify for benefits. Your benefit amount is based on your earnings averaged over most of your working career. Higher lifetime earnings result in higher benefits. If you have some years of no earnings or low earnings, your benefit amount may be lower than if you had worked steadily.

Your benefit also is affected by your age at the time you start receiving benefits. If you start your retirement benefits at age 62 (the earliest possible retirement age), your benefit will be lower than if you wait until your full retirement age.

If you choose to work while receiving Social Security benefits before you reach full retirement age, your benefits will be reduced by \$1 for every \$2 you earn over the annual limit (which increases each year). In the year you reach full retirement age, your benefits will be reduced by \$1 for every \$3 you earn over the limit in the months before your birthday. But once you reach full retirement age, you will get your full retirement benefits no matter how much you work and earn.

<b>Age to receive full Social Security benefits</b>	
<i>Year of birth</i>	<i>Full retirement age</i>
1937 or earlier	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

As you continue working, we will review your earnings each year and recalculate your benefit amount. Usually, your additional earnings will increase your benefit amount. If the amount increases, we will notify you and readjust your benefit payments.

If you are eligible for benefits on more than one work record, such as your own and your husband's, you generally receive the higher benefit amount. When you apply for benefits, the Social Security representative can determine which record will give you the higher benefit.

If you are eligible for a spouse's or ex-spouse's benefit and your own retirement benefit, you should file for both. (The same rule applies to your husband or ex-husband.) If your husband works past full retire-

ment age and does not collect Social Security benefits, you can still retire and get benefits based on your own work. Then, when he does retire, you can receive benefits on his record if they would be higher.

If your husband or ex-husband is deceased, you can choose which benefit to apply for now or choose to postpone filing for either benefit until you reach full retirement age.

For more information on retirement, visit [www.socialsecurity.gov/planners](http://www.socialsecurity.gov/planners) or ask for *Retirement Benefits* (Publication No. 05-10035).

You will have Medicare coverage in addition to Social Security benefits if you are eligible for benefits either on your own record or your husband's record. You will have Medicare hospital insurance (Part A) protection at age 65 and you will have the opportunity to buy Medicare medical insurance (Part B) for a monthly premium. You can also enroll in a Medicare Advantage Plan (Part C) and a Medicare prescription drug plan (Part D). If you are not eligible for benefits and you do not have enough credits, you can pay a monthly premium to buy Medicare coverage. For more information, ask for *Medicare* (Publication No. 05-10043).

## If you become disabled

If you become disabled, you may be able to get disability benefits if you have worked long enough and recently enough under Social Security. The amount of work you need increases with age. You need credit for one and one-half years of work out of the past three years if you become disabled before age 24 and up to five out of the last 10 years if you become disabled at age 31 or older. Some women lose their disability coverage when they move in and out of the workforce and do not meet the recent work requirement. If you need

help figuring out how much work you need to maintain your disability coverage, call your local Social Security office.

You will be considered disabled if you cannot do work that you did before and we decide that you cannot adjust to other work because of your medical condition(s). Your disability also must last, or be expected to last, for at least a year or to result in death. After you receive disability payments for 24 consecutive months, you also will have Medicare protection.

Military service members can receive expedited processing of disability claims from Social Security. Benefits available through Social Security are different than those from the Department of Veterans Affairs and require a separate application. The expedited process is used for military service members who became disabled while on active military service on or after October 1, 2001, regardless of where the disability occurs.

For more information on disability programs, visit [www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability) or ask for *Disability Benefits* (Publication No. 05-10029).

For more information on disability benefits for wounded warriors, visit [www.socialsecurity.gov/woundedwarriors](http://www.socialsecurity.gov/woundedwarriors) or ask for *Disability Benefits For Wounded Warriors* (Publication No. 05-10030).

## When you are ready to apply

### Online services

You can apply for Social Security retirement, disability or spouse's benefits, or any combination of those benefits online. You will complete and sign the application electronically. We will let you know which benefits you are entitled to after we receive your application.

## Direct deposit

Social Security benefits are generally paid by direct deposit. Direct deposit is a simple, safe and secure way to receive your benefits. Be sure to have your checkbook or account statement with you when you apply. We will need that information to make sure your monthly benefit is correctly deposited into your account.

### Benefits for your family

When you start receiving Social Security retirement or disability benefits, other family members also may be eligible for payments. For example, benefits can be paid to your husband:

- If he is age 62 or older; or
- At any age if he is caring for your child (the child must be younger than 16 or disabled and receiving Social Security benefits on your record).

Benefits also can be paid to your unmarried children if they are:

- Younger than 18;
- Between 18 and 19 years old, but in elementary or secondary school as full-time students; or
- Age 18 or older and severely disabled (the disability must have started before age 22).

### If you should die

If you should die, your family may be eligible for benefits based on your work.

Family members who can collect benefits include a widower who is:

- 60 or older; or
- 50 or older and disabled; or



- Any age if he is caring for your child who is younger than 16 or disabled and receiving Social Security benefits.

Your children can receive benefits, too, if they are unmarried and:

- Younger than 18 years old; or
- Between 18 and 19 years old, but in an elementary or secondary school as full-time students; or
- Age 18 or older and severely disabled (the disability must have started before age 22).

Additionally, your parents can receive benefits on your earnings if they were dependent on you for at least half of their support.

If you had enough credits, a one-time payment of \$255 also will be made after your death. This benefit may be paid to your spouse or minor children if they meet certain requirements.

For more information, ask for *Survivors Benefits* (Publication No. 05-10084).

## **If you have income from a government pension**

If you worked at a job where you did not pay Social Security taxes, two laws may affect your Social Security benefits.

- The Windfall Elimination Provision affects the way your Social Security retirement or disability benefits are figured. It applies to you only if you receive Social Security benefits based on your own earnings and you are receiving the other pension.
- Government Pension Offset affects only the Social Security benefits you could receive based on your husband's earnings.

For more information about the Windfall Elimination Provision, the Government Pension Offset and WEP and GPO online calculators visit [www.socialsecurity.gov/gpo-wep](http://www.socialsecurity.gov/gpo-wep). Benefit calculators are also available at [www.socialsecurity.gov/planners/calculators.htm](http://www.socialsecurity.gov/planners/calculators.htm). You also can ask for *Windfall Elimination Provision* (Publication No. 05-10045) and *Government Pension Offset* (Publication No. 05-10007).

### If you have not worked or do not have enough Social Security credits

If you have not worked or do not have enough Social Security credits and you are married, you may be eligible for Social Security benefits as a result of your husband's work. You and your children (younger than age 18 or younger than 19 if still in secondary school or disabled before age 22) have Social Security protection through your husband's work. When he retires, or if he becomes disabled, you could be eligible for benefits as early as age 62. If you are caring for your child who is younger than 16 or disabled and entitled to benefits, you could receive benefits at any age.

Your benefit amount will be permanently reduced if you choose to begin receiving wife's benefits before you reach full retirement age. If you wait until you reach full retirement age, you will receive the maximum benefit, which is up to half of the amount your husband is entitled to receive at his full retirement age.

You and your husband will be eligible for Medicare at age 65.

## If you become a widow

If your husband dies, you can get widow's benefits if you are age 60 or older. If you are disabled, you can get widow's benefits as early as age 50. Your benefit amount will depend on your age and on the amount your deceased husband was entitled to when he died.

If you are a widow with children, you may be eligible for a widow's benefit at any age when you are caring for a child who is younger than 16 or disabled and entitled to benefits. As a widow, you also may be eligible for Medicare at age 65.

If you remarry before you reach age 60 (or age 50 if disabled), you cannot receive widow's benefits as long as that marriage remains in effect. If you remarry after you reach age 60 (or age 50 if disabled), you will continue to receive benefits on your deceased husband's Social Security record. However, if your current husband is a Social Security beneficiary, you should apply for a wife's benefit on his record if it would be larger than your widow's benefit. You cannot get both.

If you are also entitled to retirement benefits based on your own work, you have some other options. Ask a Social Security representative to explain the options, so you can decide which would be best for you.

## If you are divorced

If you have never asked Social Security about receiving benefits based on your ex-husband's work, you should do so. Many women get a higher benefit based on their ex-husband's work, especially if he is deceased. When you apply, you will need to give his Social Security number. If you do not know his number, you will need to provide his date and place of birth and his parents' names.

The following requirements also apply to your divorced husband if his eligibility for benefits is based on your work.

### **If your ex-husband is living—**

If you are divorced, you can receive benefits based on your ex-husband's work if—

- Your marriage lasted 10 years or longer;
- You are unmarried;
- You are age 62 or older;
- The benefit you are entitled to receive based on your own work is less than the benefits you would receive on your husband's work; and
- Your ex-husband is entitled to Social Security retirement or disability benefits.

If he has not applied for benefits, but can qualify for them and is age 62 or older, you can receive benefits on his work if you have been divorced from him for at least two years.

### **If your ex-husband is deceased, you can receive benefits—**

- At age 60, or age 50 if you are disabled, if your marriage lasted at least 10 years, and you are not entitled to a higher benefit on your own record.
- At any age if you are caring for his child who also is your natural or legally adopted child and younger than 16 or disabled and entitled to benefits. Your benefits will continue until the child reaches age 16 or is no longer disabled. You can receive this benefit even though you were not married to your ex-husband for 10 years.

## If you have limited income

If you are age 65 or older, or blind or disabled, and your income and the value of your resources is limited, you may be eligible to receive monthly payments under the Supplemental Security Income (SSI) program. Generally, to receive SSI you must be living in the United States or the Northern Mariana Islands and be a U.S. citizen. Certain noncitizens also may be eligible to receive SSI. To learn more about SSI, ask for *Supplemental Security Income* (Publication No. 05-11000).

If you have a limited income and few resources, your state can decide whether you qualify for help with Medicare expenses under the Medicare Savings Programs. If you think you may qualify, contact your state or local medical assistance (Medicaid) agency, social services program or welfare office. Also, more information is available from the Centers for Medicare & Medicaid Services (CMS). Ask for *If you need help paying Medicare costs, there are programs that can help you save money* (Publication No. CMS 10126) by calling the Medicare toll-free number, **1-800-MEDICARE (1-800-633-4227)**. If you are deaf or hard of hearing, you may call TTY **1-877-486-2048**.

You may also be able to get extra help paying for the Medicare prescription drug program. Anyone who has Medicare can get Medicare prescription drug coverage. Extra help is available for some people with limited income and resources and will pay for all or most of the monthly premiums, annual deductibles and prescription co-payments related to their plan. Many people with limited income and resources qualify for these big savings and do not even know it. To find out if you are eligible, Social Security will need to know your income and the value of your savings, invest-

ments and real estate (other than your home). If you are married and living with your spouse, we will need this information for both of you.

Even if you do not qualify for the extra help, you may be able to help someone you care about apply for extra help with their Medicare prescription drug costs. For more information, ask for *Getting Help With Medicare Prescription Drug Plan Costs, Income And Resource Limits* (Publication No. 05-10115).

## If you are a caregiver

If you are caring for an elderly or disabled relative who needs help managing their monthly Social Security or SSI benefits, you can apply to be representative payee. Social Security will conduct a careful investigation to determine if you meet the requirements.

As a representative payee, we will pay you the person's benefits to use on his or her behalf. Therefore, you must know what your relative's needs are so you can decide how benefits can best be used for his or her personal care and well-being. First, you must make sure that food and shelter are provided. Then, you can use the money to pay medical and dental bills not covered by health insurance and for personal needs and recreation.

For more information about the representative payee program, visit [www.socialsecurity.gov/payee](http://www.socialsecurity.gov/payee). You also can ask for *A Guide For Representative Payees* (Publication No. 05-10076). If you are caring for a child with disabilities, ask for *Benefits For Children With Disabilities* (Publication No. 05-10026).

## Protection of personal information

Social Security keeps personal and confidential information—names, Social Security numbers, earnings records, ages and beneficiary addresses—for millions of people. Generally, we will discuss your information only with you. When you call or visit us, we will ask you several questions to help us verify your identity. If you want someone else to help with your Social Security business, we need your permission to discuss your information with that person.

You should treat your Social Security number as confidential information and avoid giving it out unnecessarily. You should keep your Social Security card in a safe place with your other important papers. Do not carry it with you unless you need to show it to an employer or service provider.

## More information

For more information specifically geared toward women, visit [www.socialsecurity.gov/women](http://www.socialsecurity.gov/women).

[www.socialsecurity.gov](http://www.socialsecurity.gov)



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