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# 5 Things Every Woman Should Know About Social Security

There are many things a woman should know about Social Security. Here are five of the most important Social Security messages every woman should know.

## 1. **Nothing keeps you from getting own Social Security benefit**

- If you've worked for at least 10 years and earned a minimum of 40 work credits, you are vested in the Social Security system.
- Once you reach age 62, you will be eligible for your own Social Security benefit whether you're married or not and whether your husband collects Social Security or not.
- Your retirement benefit is figured the same way a man's retirement benefit is figured. It's based on a percentage of your average monthly wage using a 35-year base of earnings. If you don't have 35 years of earnings, we must substitute "zero" years to reach the 35-year base.
- If you become disabled before your full retirement age, you might qualify for Social Security disability benefits if you've worked and paid Social Security taxes in five of the preceding ten 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 a married couple**

- If you are married and both you and your husband have worked, you will each be paid your own Social Security benefit.
- A working woman is not limited to one-half of her husband's Social Security. (That rate applies to women who never worked outside the home.)
- So, for example, if you are due a Social Security benefit of \$1,200 per month and your husband is due a Social Security benefit of \$1,400 per month, you will be paid \$2,600 per month in retirement benefits.

- 3. If you're due two benefits, you get the one that pays the higher rate, not both**
  - Most women are potentially due two benefits: your own retirement benefit and wife's benefit on your husband's record.
  - But you only get the one that pays the higher rate, not both.
  - A wife is due between one-third and one-half of her husband's Social Security.
  - Most working women who reach retirement age get their own Social Security benefit because it's more than one-third to one-half of the husband's rate.
  - But if your husband dies before you, you can apply for the higher widow's rate. (See number 5 below).
  
- 4. If you're divorced and were married at least 10 years, you're eligible for some of your ex's Social Security**
  - Divorced women married at least 10 years are eligible for Social Security on the ex-husband's record if they are unmarried at the time they become eligible for Social Security.
  - Some women sign divorce decrees relinquishing their rights to Social Security on their ex-husband's record. If you were married at least 10 years, those clauses in divorce decrees are worthless and are never 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 if he remarried.
  - 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 can apply for higher widow's rates when he dies.
  
- 5. When your husband (or ex dies), you're probably due a widow's benefit**
  - Widows are due between 71 percent (at age 60) and 100 percent (at full retirement age) of what the husband was getting before he died.
  - But we must pay your own retirement benefit first, then supplement it with whatever extra benefits you are due as a widow, to take your Social Security benefit up to the widow's rate.
  - We also can pay you a \$255 one-time death benefit if you were living with your husband when he died.
  - If you made more money than your husband, then he might be due a widower's benefit on your record if you die before he does.