

YOUR SPOUSE MAY BE COVERED BY SOCIAL SECURITY

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If you have a spouse who does not earn an income or who earns less than you do, your spouse (**including a same-sex spouse**) or a divorced spouse may be entitled to Social Security spouses' benefits based on your record.

Social Security can be an important financial asset for married couples when the time comes to apply for retirement benefits. In many cases, one spouse may have earned significantly more than the other, or may have worked longer. On the other hand, it could be that one spouse stayed home to do the work of raising the children, caring for elderly family members, or managing the household while the other focused on a career.

Whatever your situation, Social Security will look at all possibilities to make sure both spouses receive the maximum Social Security benefits possible, whether based on each spouse's earnings record or the higher wage earner's record.

Your spouse can apply for benefits the same way that you apply for benefits on your own record. He or she can apply for reduced benefits as early as age 62, or for 100 percent of the full retirement benefits at "full retirement age." Not sure what the full retirement ages are? To learn your and your spouse's full retirement ages, based on birth year, visit www.socialsecurity.gov/pubs/ageincrease.htm.

The benefit amount your spouse can receive at full retirement age can be as much as one-half of your full benefit. If your spouse opts for early retirement, the benefit may be as little as a third of your full benefit amount. Note that benefits paid to your spouse do not decrease your benefit amount.

People can also apply for spouse benefits based on the earnings record of an ex-spouse or deceased ex-spouse if married for at least 10 years, as long as they are not currently married to someone else. Spouses can consider a number of options and variables. We make it easier to navigate them. A good place to start is by visiting our benefits planner at www.socialsecurity.gov/planners. Take note of the "Benefits As A Spouse" section.

If you are ready to apply for benefits, the fastest, easiest, and most convenient way is to apply online! You can do so at www.socialsecurity.gov/applyonline and complete your application in as little as 15 minutes.

Due to a Supreme Court decision, we now are able to pay benefits to some same-sex couples. We encourage people who think they may be eligible to apply now. Learn more at www.socialsecurity.gov/same-sexcouples.

Whether you receive benefits on a spouse's record or your own, rest assured we will make sure you get the highest benefit for which you qualify. Learn more at www.socialsecurity.gov.