



Social Security

What Every Woman Should Know

www.socialsecurity.gov

Contacting Social Security

Visit our website

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

- Apply for retirement, disability and Medicare benefits;
- Review your *Social Security Statement*;
- Get the address of your local Social Security office;
- Request a replacement Medicare card; and
- Find copies of our publications.

Call our toll-free number

In addition to using our website, you can call us toll-free at **1-800-772-1213**. We treat all calls confidentially. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. Generally, you'll have a shorter wait time if you call during the week after Tuesday. 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 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 during 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 spouses' earnings can give them Social Security coverage as well. Women who do not work often are covered through their spouses' 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 spouse. 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 childcare 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 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 benefits 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 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;
- Certificate of Naturalization showing a new name; or
- Court order for a name change.

If the document you provide as evidence of a legal name change does not give us enough information to identify you in our records or if you changed your name more than two years ago (four years ago if you are younger than age 18), you must show us an identity document in your old name (as shown in our records). We will accept an identity document in your old name that has expired.

If you do not have an identity document in your old name, we may accept an unexpired identity document in your new name, as long as we can properly establish your identity in our records.

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

Social Security's benefit package includes:

- Retirement benefits paid each month to retired workers as early as age 62.
- Disability benefits 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 paid each month to the spouse and children of retired or disabled workers.
- Survivors benefits 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 also can 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. The employer matches that contribution, 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 spouse 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 spouse 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 spouse'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.

Before you retire

If you are a worker age 18 or older, you can get a *Social Security Statement* online. Your *Statement* is a valuable tool to help you plan a secure financial future, and we recommend that you look at it yearly. It provides a record of your earnings. Further, it estimates:

- Your Social Security benefits at different retirement ages;
- Your disability benefits if you become severely disabled before retirement; and
- The survivors benefits your spouse and eligible family members may receive when you die.

To create an account online and review your *Statement*, visit our website at www.socialsecurity.gov/myaccount.

You can use the online Retirement Estimator at www.socialsecurity.gov/estimator to get immediate and personalized retirement benefit estimates to help you plan for your retirement. The online Retirement Estimator is a convenient, secure and quick financial planning tool, because it eliminates the need to manually key in years of earnings information. The estimator also will let you create “what if” scenarios. You can, for example, change your “stop work” dates or expected future earnings to create and compare different retirement options.

For more information, ask for *Online Retirement Estimator* (Publication No. 05-10510) or *How To Use The Online Retirement Estimator* (Publication No. 05-10511). People who take advantage of the online Retirement Estimator for retirement planning also should be aware that Social Security has other information to help with financial planning at www.socialsecurity.gov/planners.

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.

Age to receive full Social Security benefits	
<i>Year of birth</i>	<i>Full retirement age</i>
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 or later	67
<i>NOTE: People who were born on January 1 of any year should refer to the previous year.</i>	

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 spouse'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 spouse or ex-spouse.) If your spouse works past full retirement age and does not collect Social Security benefits, you can still retire and get benefits based on your own work. Then, when your spouse does retire, you can receive benefits on your spouse's record if they would be higher.

Another option comes into play if you or your spouse is full retirement age—especially if your spouse plans to continue working. Your spouse can apply for retirement benefits and request to have the payments suspended. Then, you can receive spouse's benefits and your spouse can continue to earn delayed retirement credits until age 70.

NOTE: *Only one member of a couple can apply for retirement benefits and have payments suspended so his or her current spouse can collect benefits.*

If your spouse or ex-spouse 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.

If you have reached your full retirement age, and are eligible for a spouse's or ex-spouse's benefit and your own retirement benefit, you may choose to receive only spouse's benefits and continue accruing delayed retirement credits on your own Social Security record.

Or, if you are full retirement age, you have the option of applying for retirement benefits and requesting the payments be suspended. That way, your spouse can receive spouse's benefits and you will continue to earn delayed retirement credits until age 70.

You may then file for benefits at a later date and receive a higher monthly benefit based on the effect of delayed retirement credits.

NOTE: *Former spouses who are full retirement age may both file on each other's record and postpone applying on their own to earn delayed retirement credits.*

For more information on retirement, visit 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 spouse'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 also can 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 you did before and we decide 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. We use an expedited process 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 or ask for *Disability Benefits* (Publication No. 05-10029).

For more information on disability benefits for wounded warriors, visit 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, Medicare 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.

Electronic payments

You may receive your benefits through direct deposit, a Direct Express[®] card, or an Electronic Transfer Account. These electronic options provide simple, safe and secure ways to receive your benefits. For more information about these options, please visit www.godirect.org or call **1-800-333-1795**.

When you apply for benefits, have your checkbook or banking account statement on hand if you want direct deposit. We need that information to correctly deposit your benefit 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 spouse:

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

We also can pay benefits to your unmarried children if they are:

- Younger than age 18;
- Between age 18 and age 19, 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).

When you die

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

Family members who can collect benefits include a surviving spouse who is:

- Age 60 or older; or
- Age 50 or older and disabled; or
- Any age if your surviving spouse is caring for your child who is younger than age 16 or disabled and receiving Social Security benefits.

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

- Younger than age 18; or
- Between age 18 and age 19, 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, we also will make a one-time payment of \$255 after your death. We may pay this benefit to your surviving 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 (WEP) 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 (GPO) affects only the Social Security benefits you could receive based on your spouse's earnings.

For more information about the WEP, GPO, and WEP and GPO online calculators, visit www.socialsecurity.gov/gpo-wep. Benefit calculators also are available at 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 spouse's work. You and your children (younger than age 18 or younger than age 19 if still in secondary school or disabled before age 22) have Social Security protection through your spouse's work. When your spouse retires, or if your spouse becomes disabled, you could be eligible for benefits as early as age 62. If you are caring for your child who is younger than age 16 or disabled and entitled to benefits, you could receive benefits at any age.

If you choose to begin receiving spouse's benefits before you reach full retirement age, your benefit amount will be reduced and will not be increased when 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 spouse is entitled to receive at full retirement age.

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

NOTE: *If you and your spouse are both full retirement age or older, one of you can apply for retirement benefits and have the payments suspended, while the other applies only for spouse's benefits. This allows you to delay receiving retirement benefits on your own record so both of you can earn delayed retirement credits until age 70. If you want to do this, only one of you can apply for retirement benefits and have the payments suspended.*

If you become a widow

If your spouse 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 spouse was entitled to at the time of death. If your spouse was receiving reduced benefits, your survivor benefit will be based on that amount.

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 spouse's Social Security record. However, if your current spouse is a Social Security beneficiary, you should apply for a spouse's benefit if it would be larger than your widow's benefit. You cannot get both.

If you also are 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-spouse's work, you should do so. Many women get a higher benefit based on their ex-spouse's work, especially if that spouse is deceased. When you apply, you will need to give your spouse's Social Security number. If you do not know your spouse's number, you will need to provide your spouse's date and place of birth and your spouse's parents' names.

The following requirements also apply to your divorced spouse if your ex-spouse's eligibility for benefits is based on your work.

If your ex-spouse is living—

If you are divorced, you can receive benefits based on your ex-spouse'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 spouse's work; and
- Your ex-spouse is entitled to Social Security retirement or disability benefits.

If your spouse has not applied for benefits, but can qualify for them and is age 62 or older, you can receive benefits on your ex-spouse's work if you two have been divorced for at least two years.

NOTE: Former spouses who are full retirement age may both file on each other's record and postpone applying on their own to earn delayed retirement credits.

If your ex-spouse 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 your ex-spouse's 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-spouse 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 *Get help with your Medicare costs* (CMS Publication No. 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 also may 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. It 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, investments 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 *Understanding The Extra Help With Your Medicare Prescription Drug Plan* (Publication No. 05-10508).

If you are a caregiver

If you are caring for an elderly or disabled relative who needs help managing his or her 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. 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.

www.socialsecurity.gov



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