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My wife doesn't have enough work to qualify; can she qualify on my record?

Question

My wife doesn't have enough work to qualify for Social Security or Medicare. Can she qualify on my record?

Answer

The question you've raised applies to husbands as well as wives. Even if he or she has never worked under Social Security, your spouse at full retirement age can receive a benefit equal to one-half of your full retirement amount. (If your spouse will receive a pension for work not covered by Social Security such as government foreign employment, the amount of his or her Social Security benefits on your record may be reduced. Take a look at the fact sheet, [Government Pension Offset](#) for more information.)

Your spouse can begin collecting the benefits as early as age 62, but the amount will be permanently reduced by a percentage based on the number of months up to his or her full retirement age. Your spouse who is caring for your child who is also receiving benefits can receive the full one-half benefit amount no matter what his or her age is. Your spouse would receive these benefits until the child reaches age 16. At that time, the child's benefits continue, but your spouse's benefits stop unless he or she is old enough to receive retirement benefits (age 62 or older) or survivor benefits as a widow or widower (age 60).

If your spouse has also worked under Social Security--If your spouse is eligible for retirement benefits on his or her own record, we will always pay that amount first. But if the spouse benefit on your record is a higher amount, he or she will get a combination of benefits that equals that higher amount. It doesn't matter if your spouse starts getting benefits before, after, or at the same time you do--we will check both records to make sure that your spouse gets the higher amount whenever he or she becomes entitled to it.

NOTE: A spouse cannot begin receiving benefits until the number holder is receiving benefits.