

# DISABILITY & AGING RIGHTS



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## PUBLIC BENEFITS

# Social Security Benefits for Spouses, Children and Parents

This is an overview of Social Security benefits available for spouses, children and parents of disabled, retired or deceased workers. The information applies to people with disabilities, including older Americans with physical, cognitive, sensory or mental impairments.

When an insured worker receives disability or retirement benefits from Social Security, or dies, the spouse, children or dependent parents may qualify for benefits.

### Spouse's benefits

Even if you have never worked under Social Security, you may be able to receive spouse's benefits if you are at least 62 years of age and your spouse or ex-spouse is receiving or eligible for retirement or disability benefits.

As a spouse, you may receive a monthly payment of up to one-half of your spouse's full retirement benefit amount. These payments will not decrease your spouse's retirement benefit. You can also qualify for Medicare at age 65.

### Widow or widower's benefits

If you are the widow or widower of a person who worked long enough under Social Security, you can receive benefits.

You can receive full benefits at your full retirement age, or reduced benefits as early as age 60. Widows' or widowers' benefits based on age can start any time between age 60 and full retirement age as a survivor. If the benefits start at an earlier age, they are reduced a fraction of a percent for each month before full retirement age.

You can also begin receiving benefits as early as age 50 if you are disabled AND the disability started before or within seven years of the worker's death.

### Widow or widower raising a child

You can receive benefits if you are taking care of the deceased worker's child who is under age 16 or is disabled and receives benefits on the worker's record.

## Divorced spouse benefits

If you are the divorced spouse of a worker who dies, you could get benefits just the same as a widow or widower, **provided that your marriage lasted 10 years or more.**

**If you remarry after you reach age 60** (age 50 if disabled), the remarriage will not affect your eligibility for survivor's benefits.

**If you are caring for a child under age 16 or disabled** who is receiving benefits on the record of your former spouse, you do not have to meet the length-of-marriage rule (10 years or longer). The child must be your former spouse's natural or legally adopted child.

## Dependent parent benefit

Parents age 62 or older who were dependent on the deceased worker for at least half of their support are eligible to receive a benefit based on the deceased worker's record.

## Child's benefits

If you are the unmarried child under 18 (up to age 19 if attending elementary or secondary school full time) of a worker who is disabled, is receiving retirement benefits or dies, you also might be eligible to receive Social Security benefits.

To receive benefits, the child must be:

- Unmarried; and
  - Under age 18
- or
- Be 18-19 years old and a full-time student (no higher than grade 12); or
  - Be 18 or older and disabled from a disability that started before age 22

Normally, benefits stop when children reach age 18 unless they are disabled. However, if the child is still a full-time student at a secondary (or elementary) school at age 18, benefits will continue until the child graduates or until two months after the child becomes age 19, whichever is first.

Besides the worker's natural children, his or her stepchildren, grandchildren or adopted children may receive benefits under certain circumstances. ■

### For more information:

For more information, visit your local Social Security office or go to [www.socialsecurity.gov](http://www.socialsecurity.gov); or call **1-800-772-1213**; **1-800-325-0778** (TTY)



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