

## Summary of Social Security Benefits

<b>Retirees on Their Own Account</b>
Forty quarters of lifetime-covered employment: benefits may start at age sixty-two or over.
<b>Spouses Drawing on Other Spouses Account</b>
Spouse had forty quarters of lifetime-covered employment: your benefits may start at age sixty-two or over, but your spouse must have started drawing benefits. Your benefit is 50 percent of your spouse's benefit.
Spouse had forty quarters of lifetime-covered employment, and you have a child under age sixteen in your care.
<b>Widows &amp; Widowers Drawing on Deceased Account</b>
Age sixty and deceased spouse had forty quarters of employment: your benefit is your spouse's benefit amount.
Age fifty and disabled, and deceased spouse had forty quarters of employment.
Any age with child under sixteen in your care and your deceased spouse had forty quarters of lifetime-covered employment.
<b>Ex-Spouses Drawing on Ex-Spouse's Account</b>
Married ten or more years, ex-spouse had forty quarters of lifetime-covered employment: your benefits may start at age sixty-two if the ex-spouse is still living, and you are not currently remarried.
Married ten or more years, you are age sixty or over, your deceased ex-spouse had forty quarters of lifetime-covered employment, and you are not currently remarried.
Married ten or more years, you are age fifty and disabled, your living/deceased ex-spouse had forty quarters of lifetime-covered employment, and you are not currently remarried.
You are any age, you have a child under age sixteen in your care, your deceased ex-spouse had forty or more quarters of lifetime-covered employment, and you are not currently remarried.
<b>Children</b>
Parent is drawing retirement or disability benefits, and child is under eighteen or under nineteen and still in high school.
Survivor of parent with forty quarters of lifetime-covered employment and under eighteen or under age nineteen if still in high school.
Survivor of parent with forty quarters of lifetime-covered employment, and you are totally disabled before age twenty-two.
<b>Disabled</b>
Forty quarters of lifetime-covered employment and twenty of the last forty quarters of covered employment: benefits may start at any age.
Survivor of parent with forty quarters of lifetime-covered employment and you are totally disabled before age twenty-two.