

Am I Eligible to Receive a Social Security Widow's Benefit?



Social Security is an important source of income for widows. Check the list below to determine if you may be qualified for widow's benefits.

- *A widow who is already receiving Social Security benefits* can receive either their own benefit **or** their spouse's, whichever amount is higher, **but not both**.
- *A widow who has not started receiving Social Security benefits* will be eligible for a survivor benefit when she reaches **full retirement age**, or a reduced benefit as early as age 60 (age 50 if disabled).[2]
- *A divorced widow* is eligible for a survivor benefit at these same ages as long as she was married to the deceased **for at least 10 years and is now single**.
- *A widow who remarries before the age of 60* **cannot** receive survivor's benefits unless the later marriage ends by death, divorce, or annulment.
- *A widow who remarries after age 60 (50 if disabled)*, can still collect benefits on their former spouse's record. **When they reach age 62 or older**, they may apply for and receive retirement benefits based on the record of their new spouse if those benefits are higher than those of the former spouse.
- *A widow with dependent children* may be eligible for benefits **for each child of the deceased who is under age 16**.
- *A disabled widow* may qualify for disabled widow's benefits **as early as age 50** if they became disabled **before or within seven years** of the death of the spouse.

IMPORTANT NOTE: Widows cannot apply online for survivor's benefits. You can call the Social Security Administration at **1-800-772-1213 (TTY 1-800-325-0778)**, or make an appointment at your local Social Security office.

[1] For more information on navigating the financial challenges of widowhood see WISER's step-by-step *Going it Alone - Guide for Widows* https://wiserwomen.org/wp-content/uploads/2020/03/going_it_alone_a_guide_for_widows_2020.pdf

[2] For more information on how retirement age affects your benefit amount, go to the Social Security website at: <https://www.ssa.gov/planners/retire/1943.html>