



TIP

You can find out how many credits you have by contacting your local SSA office or, if you have access to the Internet, by filling out a form at www.ssa.gov/mystatement.

ii. You are the family member of an eligible worker

The SSA pays *auxiliary benefits* (also known as dependents' benefits) to people who qualify based on certain family members' entitlement to Social Security retirement or disability benefits. Benefits are paid based on the **earnings records of the insured worker who paid Social Security taxes**. If you qualify for auxiliary benefits, you do not necessarily have to be disabled; nor do you need the work credits described above.

Spouse's and divorced spouse's benefits. To qualify for auxiliary benefits as a spouse or divorced spouse, one of the following must apply (42 U.S.C. § 402(b), (c), (e), (f); 20 CFR §§ 404.330–349):

- Older spouse of disabled worker. You are at least 62 years old, have been the spouse of a disabled worker for at least one year, and you are not entitled to a retirement or disability insurance benefit that is half or more of your spouse's benefit.
 - Divorced spouse of disabled worker. You are the divorced spouse of a disabled worker who is entitled to benefits, you are 62 years old or older, and you were married to the worker for at least ten years.
 - Divorced spouse of insured worker. You are the divorced spouse of a worker insured under SSDI who has not filed a claim for benefits, you are age 62 or older, your former spouse is aged 62 or older, you were married for at least ten years, and you have been divorced for at least two years.
 - Disabled widow or widower. You are a disabled widow or widower, at least 50 years of age but less than 60 years old, and you are the surviving spouse or divorced surviving spouse of a worker who received Social Security disability or retirement benefits.
 - Older widow or widower. You are the surviving spouse (including a surviving divorced spouse) of a deceased insured worker, and you are age 60 or older.
 - Parent of minor and surviving spouse. You are the surviving spouse (including a surviving divorced spouse) of a deceased insured worker, and you care for a child of the deceased entitled to benefits who either is under age 16 or has been disabled since before age 22. (These benefits are known as “mother's or father's benefits.”)
- Child's benefits.** A dependent, unmarried child is entitled to child's insurance benefits on the Social Security record of an insured parent, or deceased parent who was insured at death, if any of the following apply (42 U.S.C. § 402(d); 20 CFR §§ 404.350–369):
- The child is under age 18.