



Social Security Eligibility Requirements

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Workers who pay Social Security taxes on their wages earn credits toward Social Security benefits. A worker born in 1929 or later must obtain 40 credits to become fully insured and be entitled to receive retirement benefits under the Social Security program. For 2017, a worker receives one credit for every \$1,300 received in earnings, and a maximum of 4 credits can be earned in any calendar year. If a person works for 10 years and earns the required wages to obtain their full 4 credits each year (\$5,200 for 2017), that person will be considered fully insured and eligible for benefits. This is true even if the person never again holds eligible employment or is self-employed. If a worker is fully insured, the following individuals are eligible for Social Security benefits based on that person's earnings record:

- The insured worker age 62 or older.
- The spouse of an insured worker who:
 - is age 62 or older, or
 - cares for a child under the age of 16, or
 - cares for a child over the age of 16 who is disabled and who would be entitled to benefits based on the worker's Social Security earnings record.
- The divorced spouse of an insured worker who is age 62 or older, was married to the worker for at least 10 years and is not remarried at the time of filing for benefits.
- The divorced spouse of a fully insured worker who has not yet filed for benefits (i.e., is still working) if both are age 62 or older, were married for at least 10 years, and have been divorced for at least two continuous years.
- The dependent, unmarried child of a retired worker if the child is:
 - under the age of 18, or
 - under the age of 19 and a full-time elementary or secondary school student, or
 - age 18 or over and suffers from a disability which began before the age of 22.
- The surviving spouse (including a surviving divorced spouse) of an insured worker who is age 60 or older.
- The disabled surviving spouse (including a surviving divorced spouse, in some cases) of an insured worker who is age 50-59. The disabled surviving spouse must meet specific disability requirements to qualify.
- The surviving spouse (including a surviving divorced spouse) at any age who is caring for an entitled child under the age of 16, or a child who was disabled before the age of 22.
- The dependent parents of a deceased worker at age 62 or over.

Any individual who is covered under these requirements is eligible for not only retirement benefits, but also survivor and disability benefits.

Baird does not offer tax or legal advice. Please consult your tax professional or attorney to discuss specific issues as they pertain to your individual situation.

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