Social Security: Child-in-Care Benefit Allows Spouse to Collect Early Without Penalties

	Requirements
Person	**Child-in-Care (CIC) Spousal Benefit**
Parent 1	Parent 1 and DAC[1] are collecting off of Parent 1's work record; or Parent 1 is deceased and DAC is collecting off of Parent 1's work record
Parent 2: Spouse that Collects CIC Benefit	Benefit is up to 50% of parent 1's PIA[2] if parent 1 is collecting; or up to 75% if parent 1 is deceased (subject to the family maximum).
	Age 62 requirement waived
	Not subject to deemed filing
	Social Security Retirement benefit continues to grow



[1]DAC = Disabled Adult Child

[2]PIA = Primary Insurance Amount: Social Security at Full Retirement Age of 67 (if born 1960 or later)

CIC Benefit is subject to an earnings limit