

Benefits for Spouses

For many, the rules regarding Social Security benefits are unclear, particularly when it comes to spousal benefits. Making matters more challenging is the fact that the rules aren't the same for those who are married, widowed, or divorced. This flyer can help clarify some of the confusion using four scenarios.

What We'll Cover:

- 1. Spousal benefits for married couples
- 2. Survivor benefits for widowed spouses
- 3. Spousal benefits for divorced spouses
- 4. Survivor benefits for widowed, divorced spouses

1 Spousal Benefits for Married Couples¹

Spouses are entitled to the greater of:

- 1. Their own benefit
- 2. The spousal benefit
 - The maximum spousal benefit is up to 50% of the higher earner's benefit and capped at their full retirement age (FRA) benefit amount

Example

Monthly benefits at FRA:

Marc
\$3,100



Sofia
\$1,200



Sofia is entitled to the greater of:

| | |
|-----------------------------|---|
| Up to 50% of Marc's benefit | <div style="border: 2px solid black; padding: 5px; display: inline-block; margin: 5px;">\$1,550</div> |
| Her own benefit | <div style="border: 2px solid black; padding: 5px; display: inline-block; margin: 5px;">\$1,200</div> |

General guidelines:

- A couple must be married for at least one year
- The spousal benefit can't be claimed until the higher-earning spouse files
- A spouse is entitled to the greater of their individual benefit or the spousal benefit, but *not* both
- Like individual benefits, spousal benefits can be collected at age 62. But that's considered early filing (i.e., before FRA) and may potentially reduce the spousal benefit amount.^{2,3}

2 Survivor Benefits for Widowed Spouses⁴

Widowed spouses may be entitled to up to 100% of their deceased spouse's benefit.

In the case of Marc and Sofia, what would happen if Marc passes away? Instead of continuing to collect 50% of Marc's benefit, Sofia may be entitled to his full benefit at the time of his death.

Example

Monthly benefits* at FRA:

Marc
\$3,553



Sofia
\$1,777



If Marc passes away,
Sofia may be entitled to 100% of
Marc's benefit



General guidelines:

- A couple must have been married for at least nine months
- The surviving spouse must be at least age 60 to begin receiving survivor benefits. But that's considered early filing (i.e., before FRA) and may potentially reduce the spousal-benefit amount.^{2,5}
- The surviving spouse may be entitled to the greater of: their individual benefit, the spousal benefit, or the survivor benefit

*The benefit amounts shown above are higher than those in the previous example. This is because they each assume a COLA increase based on historical values.

3 Spousal Benefits for Divorced Spouses⁶

Divorced spouses are entitled to the greater of:

1. Their own benefit
2. The spousal benefit
 - The maximum spousal benefit is up to 50% of the higher earner's benefit and capped at their full retirement age (FRA) amount

See also: Spousal Benefits for Married Couples illustration on page 1.

General guidelines:

- A couple must have been married for at least 10 years and divorced for at least two continuous years
- The lower-earning former spouse who's filing must be unmarried
- The lower-earning former spouse can file as early as age 62. Again, that's considered early filing (i.e., before FRA) and may potentially reduce the spousal-benefit amount.²
- The higher-earning former spouse does not need to file first. However, they must be eligible to receive their retirement benefits (i.e., age 62 or older).
- The lower-earning former spouse may need to contact the SSA and provide all necessary documentation if they wish to file for spousal benefits
- If the higher earner remarries, their new spouse may still be eligible to receive spousal benefits. If so, neither the benefit amount for the current spouse nor the former spouse will be affected.

4 Survivor Benefits for Divorced, Widowed Spouses⁷

If a couple is divorced and the higher-earning former spouse passes away, the surviving former spouse can still claim up to 100% of the deceased former spouse's benefit.

See also: Survivor Benefits for Widowed Spouses illustration on page 2.

General guidelines:

- The surviving former spouse must be age 60 or older³
- The marriage must have lasted for at least 10 years⁸
- Remarrying before age 60 may make the surviving former spouse ineligible to collect on their deceased former spouse's record⁹
- If the former spouse remarries at age 60 or older, they may still be eligible to collect survivor benefits from their deceased ex-spouse's record
- Benefits paid to a surviving former spouse won't affect the benefit amounts to which other survivors may be entitled

As you can see, spousal and survivor benefits can provide additional income in retirement. But the rules can be confusing, and the examples provided are relatively basic. As always, we strongly recommend you consult the Social Security Administration for more information. Also, meet with your financial professional, who can help you make the most informed decisions based on your particular situation.

Next Steps

1. Visit [ssa.gov/myaccount/](https://www.ssa.gov/myaccount/) to get your personalized monthly retirement-benefit estimates based on the age you may file. You can verify the accuracy of your work earnings history, too.
 - To do this, you need to have a “my Social Security” account. If you don’t have an account, you can easily create one at www.ssa.gov/myaccount/
2. Print a copy of your Social Security statement. Take it to your tax and financial professionals to discuss the most appropriate strategy for claiming your benefits.



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¹ Benefits For Your Family/Benefits For Your Spouse, [ssa.gov/benefits/retirement/planner/applying7.html](https://www.ssa.gov/benefits/retirement/planner/applying7.html), 5/24.

² Anyone who claims Social Security benefits (individual, spousal, or survivor) before reaching full retirement age (FRA), and continues working and earning above a certain threshold, is subject to the retirement earnings test (RET).

RET may reduce Social Security benefits before FRA and then increase benefits at FRA for the remainder of one’s life. Benefits withheld while working aren’t lost; they’re added to an individual’s monthly benefit once FRA is reached. Source: Research, Statistics & Policy Analysis, Program Explainer: Retirement Earnings Test, [ssa.gov](https://www.ssa.gov), 5/24.

³ A lower-earning spouse can receive spousal benefits at any age if they’re caring for the higher earner’s child who’s under age 16 or who became disabled before age 22, and is entitled to benefits. Source: Retirement Benefits/Benefits For Your Spouse, [ssa.gov](https://www.ssa.gov), 5/24.

⁴ Planning For Your Survivors, [ssa.gov](https://www.ssa.gov), 5/24.

⁵ A widow or widower is eligible for survivor benefits at age 50 or older if they have a disability and the disability started before or within 7 years of the worker’s death. A widow or widower is eligible for survivor benefits at any age if they have not remarried and care for the deceased worker’s child who is under age 16 or has a disability and receives child’s benefits. Source: If You Are The Survivor/Surviving Spouse, [ssa.gov](https://www.ssa.gov), 5/24.

⁶ Retirement Benefits/Benefits For Your Divorced Spouse, [ssa.gov](https://www.ssa.gov), 5/24.

⁷ Planning For Your Survivors/For Your Surviving Divorced Spouse, [ssa.gov](https://www.ssa.gov), 5/24.

⁸ If a surviving divorced spouse is caring for their deceased former spouse’s natural or legally adopted child, who is under age 16, has a disability, and gets benefits on the deceased spouse’s record, the surviving divorced spouse does not have to meet the length-of-marriage rule. Source: Planning For Your Survivors/For Your Surviving Divorced Spouse, [ssa.gov](https://www.ssa.gov), 5/24.

⁹ If they have a disability, a surviving divorced spouse who remarries is eligible for survivor benefits after they reach age 50. Source: Planning For Your Survivors/For Your Surviving Divorced Spouse, [ssa.gov](https://www.ssa.gov), 5/24.

All of these examples assume spouses were born after 1954. For those born prior to 1954, other options may be available.

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