

Social Security benefits based on your spouse



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Most of the time when we start talking about benefits through the Social Security Administration (SSA) we refer to a person's own earned benefit. However, an important aspect to understand is the benefit based on your spouse's work history. This article will look at spousal benefits and survivor benefits.

One may be entitled to a spouse's benefit if you don't have enough SSA credits for yourself, or your benefit is smaller than your spouse's. Your spouse must be collecting their benefit before you can collect a spousal benefit. So,

if your spouse isn't receiving retirement or disability benefits, you'll have to wait. Additionally, you must be age 62 or older, or any age if you have a child who's younger than 16 in your care or has a disability and is entitled to benefits on your spouse's record.

The amount of your spousal benefit is up to half of the worker's primary insurance amount, depending on the spouse's age at retirement. If you receive your spouse's benefits before you reach your full retirement age, your payment will be permanently reduced. The primary insurance amount is the amount a person will receive if they begin receiving benefits at their full (or normal) retirement age. Those born after 1960 have a full retirement age of 67. The spousal benefit does not increase based on earning delayed retirement credits. In other words, if your spouse doesn't begin collecting at age 67 or their full retirement age, and rather collects at age 70, your spouse's benefit is based on their age 67 benefit. The delayed retirement credits they earn after full retirement age do not transfer to your spousal benefit.

If you are eligible for both a retirement benefit and a spousal benefit, you must apply for both. Under SSA rules, if you apply for one benefit, you are deemed to be filing for the other. SSA will pay your earned benefit first, but if your spousal benefit is higher, you will get a combination of the benefits equaling the spousal benefit. In other words, you receive a higher amount.

Unless you were 62 years of age in 2015 or earlier, you cannot begin your spousal benefit and later switch to your earned benefit. In any case, those who were 62 prior to 2016 would be at their maximum benefit and have hopefully begun collecting.

Now you might be asking yourself, "But what if I'm divorced?" If you are at least age 62, unmarried, and your divorced spouse is entitled to SSA retirement or disability benefits, and your marriage lasted at least 10 years, you may be eligible. If you have remarried, you are not entitled—unless that marriage ended by annulment, divorce or death. Unlike spousal benefits based on a current marriage, your ex-spouse does not need to be collecting benefits for you to begin your benefits based on their work history. Collecting a spousal benefit based on your ex-spouse's work history does not affect their benefit.

Another important benefit is the survivor's benefit. If your spouse died, you may be eligible for reduced benefits at age 60 if the marriage lasted at least 10 years. If you have a disability, you may be eligible at age 50. And benefits may be available at any age if you take care of your child who is younger than age 16 or who has a disability. The 10-year marriage requirement is not applicable if you have a disability or are caring for a child younger than age 16. The survivor benefit is 71.5 to 100 percent of the deceased's benefit amount, depending on the age you apply. A survivor reaches 100 percent of the benefit if they begin receiving benefits at or after their full retirement age.

Until recently, there was a provision called the Government Pension Offset (GPO) that negatively affected civil service retirees who are spouses and surviving spouses. This provision reduced your spousal or survivor benefit by two-thirds of your government pension. Fortunately, the 118th Congress passed a bill, which was signed into law by President Biden on Jan. 5, 2025, that eliminates this unfair reduction effective January 2024. For more updates on the repeal of the GPO (and the Windfall Elimination Provision), head to SSA's update page at ssa.gov/benefits/retirement/social-security-fairness-act.html.

If you log into your "my Social Security" account at ssa.gov, you can receive an estimate of your benefit. It's a good idea for everyone to log into their SSA account on a yearly basis. You can check your current benefit estimates and ensure that your work history is correct. If you're already retired and collecting a benefit, you can make sure your contact information stays up to date and review your deductions.