

## **SOCIAL SECURITY**

# **How to Qualify for Social Security Spousal and Survivor Benefits**

**A guide for spouses, ex-spouses, widows and widowers on Social Security spousal and survivor benefits and how to make the most of them.**



(Image credit: Getty Images)

If you never paid into Social Security or didn't work long enough to qualify, you may need to rely on Social Security spousal and survivor benefits for your retirement. That also may be true for those who stopped working to care for their children and/or older relatives.

Even if you've paid into the system and qualify for Social Security based on your own work record, you might qualify for a higher benefit through your spouse or even an ex-spouse.

Depending on your situation, there are some requirements you must meet to qualify for spousal or survivor benefits.

## **How to Qualify for Social Security Spousal Benefits**

Whether you're currently married or divorced determines how you can qualify for spousal benefits.

## ***Married***

You can qualify for spousal benefits if you meet all these requirements:

- Your spouse is already receiving retirement benefits.
- You have been married for at least one year.
- You are at least 62 years old, or you are caring for a child who is under age 16 or disabled.

## ***Divorced***

If you are divorced, you can receive Social Security spousal benefits based on your ex-spouse's earnings record if you meet all these requirements:

- You were married for at least 10 years.
- You never remarried.
- You are age 62 or older.
- Your ex-spouse is entitled to Social Security retirement or disability benefits.
- The benefit that you would receive would be more than what you'd get based on your own work record.

Note: It's not necessary for your ex to be taking his or her benefits for you to receive spousal benefits, but if he or she isn't, there is one additional requirement to qualify for spousal benefits. In this case, you must have been divorced for at least two years.

## **How to Qualify for Social Security Survivor Benefits**

### ***Widowed***

Spousal benefits and survivor benefits are calculated differently. If your spouse died, you could qualify for survivor benefits if:

- You were married to the deceased person for at least nine months.
- You are at least 60 years old, unless you are disabled or caring for the deceased person's child, who is under age 16 or disabled.

### ***Divorced***

If your ex-spouse died, you could qualify for survivor benefits as well, if:

- You had been married for 10 years or more before divorcing.
- You are at least 60 years old, or age 50 if you're totally disabled or are caring for a child from the previous marriage who is under age 16 or disabled.

Note: Unlike with spousal benefits, remarriage will not affect your eligibility for survivor benefits, as long as you remarried at age 60 or later, or age 50 if you're totally disabled.

## **How Much You Can Expect from Social Security Spousal Benefits**

The size of your Social Security spousal benefit depends on your age, your spouse's age, the maximum amount of your spouse's benefit and whether other benefits are available to you. The maximum amount you can claim is 50% of your spouse's full benefit.

You might be eligible for a retirement benefit based on your own earnings history. If your retirement benefit is higher than the spousal benefit, then Social Security will pay your retirement benefit. If the spousal benefit is higher, then Social Security will pay you the spousal benefit. The good news is that Social Security will do these calculations for you.

For example, let's say your spouse earned an average of \$90,000 per year working full time for over 40 years, and you earned an average of \$20,000 per year at various part-time jobs over 20 years, along with raising your children. You would take the spousal benefit because it would be higher than your retirement benefit.

It's important to keep in mind that if you get a pension from your public-sector work that wasn't subject to FICA taxes, Social Security will reduce the benefit you are eligible to receive as a spouse, ex-spouse or survivor. That reduction is two-thirds of your pension amount.

### **About Receiving Benefits Early**

Full retirement age varies from 65 to 67, depending on your birth year. If you were born after 1960, your full retirement age is 67.

You can begin receiving spousal benefits as early as age 62 — and survivor benefits as early as age 60 — but you will receive a reduced benefit, according to the number of months left until you reach full retirement age.

### **Delaying Benefits: It's Best Not to Wait Too Long**

Some retirees delay claiming their Social Security benefits based on their own earnings record because the monthly payments will be larger for those who wait. To get your maximum benefit, you could wait until age 70 to claim. But spousal and survivor benefits work a little differently.

For spousal benefits and survivor benefits, it doesn't pay to put off claiming past your full retirement age. Spousal benefits will never grow beyond the 50% of your spouse's maximum benefit that you receive at your full retirement age. It's similar with survivor benefits: You will receive 100% of your spouse's benefit at your full retirement age, and waiting past then will not cause the benefit to grow any larger.

So, once you reach full retirement age, don't delay claiming your spousal benefit or your survivor benefit any longer.

In general, you should pay close attention to the rules to know the right timing for you and your spouse or ex-spouse to start claiming Social Security benefits. You can maximize the benefit if you get the timing right.

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