

# Strategies for Married Couples



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It's not just your age and earnings history that can affect your Social Security benefits. Your marital status can also influence your lifetime benefits.

When an unmarried individual claims Social Security benefits, it's fairly simple. Their benefit is based on their average lifetime earnings and the age when they first claimed benefits. Some married couples have an additional claiming option, as do some eligible divorced spouses, depending on their birth date.

Widows, widowers and surviving ex-spouses have the most flexibility when it comes to Social Security claiming strategies because they may be entitled to two different benefits: retirement benefits on their own earnings record and survivor benefits based on their late spouse or ex-spouse's earnings. Think of retirement benefits and survivor benefits as two separate pots of money. Eligible beneficiaries may be able to claim one type of benefit first and switch to the other later if it would result in a bigger monthly benefit. (See *Survivor Benefits* article.)

Married couples should coordinate their Social Security claiming decisions to maximize benefits while both spouses are alive and to create the largest possible survivor benefit for the remaining spouse after the first one dies.

A married individual may be entitled to two Social Security retirement benefits: one on their own earnings record and one as a spouse, which is worth up to 50% of the worker's full retirement age benefit. A spousal benefit is worth the maximum amount if claimed at full retirement age. Spousal benefits do not qualify for delayed retirement credits the way retirement benefits do, so delaying spousal benefits beyond full retirement age will not increase the monthly amount. Normally, Social Security pays the larger of the two benefits, not both

When one spouse dies, the other may be eligible for a survivor benefit worth up to 100% of what the late worker was collecting or was entitled to collect if he or she died before claiming Social Security.

In general, it makes sense for the spouse with the larger Social Security benefit to delay claiming up until age 70 to maximize the household's retirement benefit. In the meantime, the spouse with the smaller benefit may want to claim reduced benefits early if he or she is not working or at full retirement age when earnings restrictions disappear. This coordinated claiming approach generates some income initially, helping to take some pressure off the couple's finances while the second spouse waits until 70 to claim a maximum benefit.

For example, assume a husband's benefit at his full retirement age of 66 is \$3,000 per month. A spousal benefit would be worth half of that amount—\$1,500 per month—if the wife claimed benefits at her full retirement age; less if she claimed earlier. Let's assume she has also earned her own retirement benefit of \$1,000 per month.

Assuming the husband and wife each claim Social Security at their full retirement age, the wife would receive the higher of the two amounts—\$1,500 in this case. Her benefit would actually be comprised of two components: her own benefit of \$1,000 per month plus the excess spousal benefit amount of \$500 per month.

If the wife claims Social Security before her full retirement age, both her own retirement benefit and her benefit as a spouse would be reduced. She would receive the higher of the two amounts. See table below that describes how spousal benefits are reduced if claimed before full retirement age.

## How Spousal Benefits Are Reduced If Claimed Before FRA

### Spousal Benefit Worth up to 50% of Worker's FRA Amount

Spouse's Claiming Age	% if her FRA is 66	% if her FRA is 67
62	35%	32.5%
63	37.5%	35%
64	41.7%	37.5%
65	45.8%	41.7%
66	50%	45.8%
67	50%	50%

Source: Social Security Administration

If one spouse has not worked long enough—at least 10 years to accrue the minimum of 40 credits needed to be eligible for benefits—she can still claim benefits as a spouse. But she must wait until her husband claims his Social Security benefits before she can claim a spousal benefit based on his earnings record.

If the spouse with the bigger benefit dies first, the larger benefit—the husband’s \$3,000 per month in this example—will continue as the survivor benefit and the wife’s smaller retirement benefit of \$1,500 per month will disappear. The primary goal of most couple’s Social Security claiming strategy should be based on creating the largest possible survivor benefit.

There is an additional claiming option available for married couples where at least one spouse is born before 1954. Once one spouse files for Social Security, the other spouse, who is at least full retirement age and who was born before 1954, can file a “restricted claim for spousal benefits” and collect half of the other spouse’s full retirement age amount while allowing his or her own retirement benefit to continue to grow up until age 70 and then switch to the bigger benefit.

For example, assume both the husband and wife in the above example were born in 1953 and turn 70 this year, 2023. Once the wife claims her own retirement benefit of \$1,000 per month, her husband could file a “restrict claim for spousal benefits” on her record and collect \$500 per month, which is half of her full-retirement-age benefit amount. The maximum spousal benefits for her husband is based on half of her full retirement age benefit amount, regardless of whether she claimed her retirement benefits early, at full retirement age or later.

At 70, the husband would switch to his own maximum retirement benefit when his full retirement age benefit amount of \$3,000 per month would have grown to \$3,960 per month by age 70, reflecting four years of delayed retirement credits that increased his benefit by 32%. If he died first, his widow would receive that amount as her survivor benefit.

People who were born after January 1, 1954, cannot use this restricted claiming strategy. Whenever they file for Social Security, they would be “deemed” to file for all available benefits and would be paid the largest benefit to which they are entitled at that age, whether on their own earnings record or as a spouse. They don’t get to choose.

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# *Contact Mary Beth's Team*



# Ask a Social Security Question for Free

Please ask your Social Security question here and Mary Beth or an expert Social Security Advisor will answer you.

Your Name \*

*You Can Use an Anonymous Name if You Prefer*

Email \*

Phone \*



Gender \*

Date of Birth \*

Employment Status \*

Do You Have Children Under 18 or Disabled Prior to 22?

Do You Have or Will You Have a Non-Covered Pension? \*

*This is a pension from a job where you DID NOT pay into Social Security.*

Have You Started to Collect Social Security? \*

What is Your Marital Status? \*

*If you were married for at least 10 years before getting divorced, select "Divorced"*

*otherwise if it was less than 10 years, select "Single."*

What is Your Social Security Question for Mary Beth and Her Team? \*

Please enter your Social Security question here

**SUBMIT MY QUESTION**

