

Survivors



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Widows, widowers and surviving ex-spouses have more flexibility than other Social Security beneficiaries because retirement benefits and survivor benefits represent two different pots of money. A surviving spouse or surviving ex-spouse can choose one benefit first and switch to the other benefit later if it results in a larger monthly benefit. It doesn't matter when you were born. You may be able to take advantage of this strategy if you are entitled to your own retirement benefit and you are an eligible spouse or an eligible ex-spouse.

To be eligible for a Social Security survivor's benefit, a widow or widower must have been married to the deceased worker at the time of his or her death—and for at least nine months before that. But there are some exceptions to the nine-month-minimum requirement, such as cases in which the worker's death is accidental or if it occurred in the line of duty as an active member of a uniformed service.

An ex-spouse is eligible for survivor benefits if the marriage lasted at least 10 years before the divorce. And although remarriage nullifies the ability of a divorced spouse to collect spousal benefits on a living ex (unless that subsequent marriage ends through death, annulment, or divorce), an eligible ex-spouse can collect survivor benefits on a former spouse even while married to someone else as long as he or she waited until age 60 or later to remarry.

Spousal benefits while a mate is still alive are worth a maximum of 50% of the higher earner's full-retirement-age benefit amount if collected at full retirement age or later. Survivor benefits are worth twice as much. A survivor benefit is worth 100% of what the deceased worker collected or was entitled to collect at time of death if he or she died before claiming Social Security. That assumes the surviving spouse or surviving ex-spouse are at least full retirement age when they claim survivor benefits. Both spousal and survivor benefits are reduced if claimed before full retirement age.

Survivor benefits are worth the maximum amount when collected at full retirement age. Unlike retirement benefits, they do not continue to grow by 8% per year for every year benefits are delayed beyond full retirement age, up to age 70.

A widow or widower could choose to collect a reduced survivor benefit as early as age 60 and switch to a maximum retirement benefit as late as age 70. Or, if the survivor benefit were the larger benefit, it may make sense to collect reduced retirement benefits early and switch to maximum survivor benefits at full retirement age. However, all types of benefits—both retirement and survivor benefits—are subject to earnings restrictions if claimed before full retirement age while continuing to work. See *How Work Affects Benefits* article.

A worker's decision to collect early reduced retirement benefits could unintentionally result in a reduced survivor benefit for the remaining spouse or ex-spouse. But if the widow or widower is full retirement age or older when claiming survivor benefits, he or she might be able to collect a larger amount than the deceased worker did. A special minimum widow/er benefits rule states that the surviving spouse or surviving ex-spouse would receive what the deceased worker was collecting at time of death or 82.5% of the deceased worker's full-retirement benefit—whichever is larger.

For example, if a worker's full retirement-retirement-age benefit is \$2,000 per month at 66 and he claims at age 62, he would receive just \$1,500 per month—a 25% reduction for collecting benefits four years early. If he later dies, the maximum benefit his widow could collect would be \$1,650, which is 82.5% of her late husband's full retirement age benefits, assuming she is at least full retirement age at that time. It would be worth less if she claimed survivor benefits before her full retirement age.

The goal for most married couples should be to maximize the survivor benefits by having the higher-earning spouse delay retirement benefits for as long as possible up to age 70. The larger retirement benefit will continue as a survivor benefit for the remaining spouse and the smaller benefit would disappear at that point.

Generally, the earliest age for collecting retirement or spousal benefits is 62. Survivor benefits, however, are available as early as age 60. But there are exceptions in the case of younger spouses of any age who can claim survivor benefits if they are caring for the minor dependent child or permanently disabled adult child of a deceased worker.

Those younger widows and widowers are eligible for survivor benefits worth 75% of the deceased worker's benefit amount, regardless of the widow or widower's age, until the youngest dependent child turns 16. The widow or widower's survivor benefits would end at that point and could resume as early as age 60, at a reduced rate, or full benefits if the survivor waits until full retirement age to claim them. Disabled widows and widowers can claim survivor benefits as early as age 50.

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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

