2019 UNDERSTANDING SOCIAL SECURITY SPOUSES’ BENEFITS



**Marriage is a tradition that exists on every continent and in nearly every country. Having a partner not only means creating a family unit, it means sharing things like a home and other property. Understanding how your future retirement might affect your spouse is important. When you’re planning for your retirement, here are a few things to remember:**

Your spouse’s benefit amount could be up to 50 percent of your spouse’s full retirement age amount, if you are full retirement age when you take it. If you qualify for a benefit from your own work history and a spouse’s record, we always pay your own benefit first. You cannot receive spouse’s benefits unless your spouse is receiving his or her retirement benefits (except for divorced spouses). If you took your reduced retirement first while waiting for your spouse to reach retirement age, when you add spouse’s benefits later, your own retirement portion remains reduced, which causes the total retirement and spouses benefit together to total less than 50 percent of the worker’s amount. You can find out more about this at [www.socialsecurity.gov/OACT/quickcalc/spouse.html](https://www.ssa.gov/OACT/quickcalc/spouse.html?utm_source=mip1020&utm_medium=online-media&utm_campaign=ocomm-mip-fy20&utm_content=understanding-social-security-spouses-benefits-001).

**On the other hand, if your spouse’s retirement benefit is higher than your retirement benefit, and he or she chooses to take reduced benefits and dies first, your survivor benefit will be reduced, but may be higher than what your spouse received.**

If the deceased worker started receiving reduced retirement benefits before their full retirement age, a special rule called the retirement insurance benefit limit may apply to the surviving spouse. The retirement insurance benefit limit is the maximum survivor benefit you may receive. Generally, the limit is the **higher of**:

* The reduced monthly retirement benefit to which the deceased spouse would have been entitled if they had lived, **or**
* 82.5 percent of the unreduced deceased spouse’s monthly benefit if they had started receiving benefits at their full retirement age (rather than choosing to receive a reduced retirement benefit early).

Knowing how your finances affect your spouse’s benefit can help both of you avoid future impacts on your incomes. We have decades of experience, and the information to go with it. Access a wealth of useful information and use our benefits planners at [www.socialsecurity.gov/planners](https://www.ssa.gov/planners/?utm_source=mip1020&utm_medium=online-media&utm_campaign=ocomm-mip-fy20&utm_content=understanding-social-security-spouses-benefits-002).