

Social Security

Making the Most of Your Retirement Income: Social Security for Spouses, Divorced Spouses, and Widows/Widowers

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For most women, Social Security is the main source of income in retirement, with some [retirement savings as a supplement](#).¹ Benefits last as long as you live and are adjusted for inflation. You can go [here](#)² to find out more about how to make the most of your Social Security benefits as a worker, and read on to learn more about how and when to claim benefits as a spouse, widow(er), divorced spouse, or widowed divorced spouse.

1

As a spouse of a worker covered by Social Security, you can get up to 50% of your spouse's benefit or your own worker benefit, whichever is higher.

- To claim retirement benefits as a spouse, you must be at least 62 and you generally must wait until your spouse claims benefits.
 - Until April 29, 2016, a married worker who has reached [Full Retirement Age](#)² (FRA) can voluntarily "file and suspend" benefits to allow a spouse to claim a spousal benefit while the worker's suspended benefit grows. This option is not available after that date.
- If you claim before your FRA, you will be deemed to have filed for your benefits both as a spouse and a worker. You will receive the higher benefit, but both will be reduced.
- If you reach age 62 by the end of 2015 and wait to claim until your FRA, you can claim only your spousal retirement benefits and let your own worker benefits continue to grow. If you turn 62 after that, whenever you file for Social Security before or after your FRA, you will be deemed to have filed for both benefits, and will receive the larger benefit.

2

As a surviving spouse, you can get up to 100% of your deceased spouse's benefit or your own worker benefit, whichever is higher.

- You can claim survivor benefits as early as age 60 (50 if you are disabled), but claiming before your FRA will reduce benefits. Your benefit as a surviving spouse doesn't increase by waiting beyond your FRA.
- If your spouse claimed benefits before his or her FRA, your survivor benefits will also be reduced.
- If your spouse was the higher earner, and he or she waited until after FRA to claim benefits, your survivor benefits will also increase. **A higher earning spouse who waits to claim Social Security benefits provides more lifetime income protection for a surviving spouse.**
- If you are eligible for a benefit both as a surviving spouse and a worker yourself, you have a choice of which benefit to claim first, even before your FRA, and even if you do not turn 62 by the end of 2015.

- For the most income protection later in life, find out which benefit will ultimately be larger: your own worker benefit if you wait until at age 70 to claim it? Or your survivor benefit if you claim it at your FRA? You can claim the smaller benefit first.



If you're divorced and your marriage lasted for 10 years or more, you are eligible for the same benefits as a current spouse or widow/widower.

- To claim retirement benefits as a divorced spouse, you must wait until you and your former spouse are at least age 62, but you don't have to wait for your former spouse to claim benefits.
- The benefits you receive as a divorced spouse will not affect your former spouse's benefits, or the benefits for his or her current spouse.



Same-sex married couples are eligible for spousal benefits.

- Same-sex married couples in every state are eligible for spousal benefits on the same basis as heterosexual couples.

Takeaway: You and your spouse should think carefully about when you will claim Social Security benefits. This decision can make a huge difference for your retirement income, and for the surviving spouse's income for the rest of his or her life.

More information and resources:

- National Women's Law Center: www.nwlc.org/retirement
- National Academy of Social Insurance: <http://www.nasi.org/WhenToTakeSocialSecurity>
- Social Security Administration for women: www.ssa.gov/women
- AARP's Social Security Calculator: <http://www.aarp.org/work/social-security/social-security-benefits-calculator.html>

1 NWLC, Making the Most of Your Retirement Income: Savings (May 2014), available at <http://www.nwlc.org/resource/making-most-your-retirement-income-savings>.

2 NWLC, Making the Most of Your Retirement Income: Social Security Worker Benefits (Dec. 2015), available at <http://nwlc.org/resources/making-most-your-retirement-income-social-security-worker-benefits/>.