



Spousal Benefits

By Elaine Floyd, CFP®

If you did not work long enough to qualify for a Social Security benefit based on your own earnings—or if your benefit is significantly less than your spouse’s benefit—you may qualify for a spousal benefit based on your spouse’s earnings. But you’ll need to know the rules!

To qualify for a Social Security retirement benefit, you need to have worked and paid Social Security taxes for 40 quarters, or ten years. Once you qualify, your benefit amount will be based on your highest 35 years of earnings. The higher your earnings (to a point), the higher your benefit will be. If you didn’t work the required ten years, or if you did work long enough to qualify for Social Security but had a number of low-earning years, your Social Security benefit may be less than 50% of your spouse’s (or ex-spouse’s!) benefit. In that case, you may be able to receive an additional amount so that your total benefit equals 50% of your spouse’s benefit.

But the devil, they say, is in the details. So let’s see what needs to happen in order for you to receive a spousal benefit or, if you are divorced, a divorced-spouse benefit.

You must be (or have been) legally married. If you are claiming a spousal benefit you must be currently married and the marriage must have taken place over one year



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ago. (An exception is if you are receiving divorced-spouse benefits when you remarry; in that case, you can switch to a spousal benefit off your new spouse right away.) If you are divorced and claiming a divorced-spouse benefit, you must have been married to your ex at least ten years and you must be currently unmarried.

Your own benefit must be less than 50% of your spouse's benefit. To be more specific, your primary insurance amount (PIA), which is the amount you'll receive if you claim your retirement benefit at your full retirement age (67 for anyone born in 1960 or later), must be less than 50% of your spouse's PIA. This is important because your actual benefits may be more or less than your respective PIAs depending on when you each claimed. For example, if your husband claims at 70 and you claim at 62, your benefit may be less than 50% of his benefit because yours was reduced for early claiming and his includes delayed credits. But when you compare PIAs, yours could turn out to be higher than 50% of his, in which case, you would not be entitled to a spousal benefit.

You must be at least age 62. You cannot claim your spousal benefit until you turn 62. But there are three other important rules that go with this: 1) you can't claim a spousal benefit until your spouse claims his own retirement benefit; 2) if you also qualify for a benefit based on your own work record you must take that benefit first; 3) if you claim before your full retirement age (FRA), your benefit will be reduced. (Keep reading.)

Your spouse must have claimed his own benefit. This is just a rule. A spouse cannot claim a spousal benefit until the primary wage earner has claimed his benefit. So if your spouse is delaying his benefit to age 70 in order to maximize it (a smart strategy), you will have to wait until then to start your spousal benefit. Software comparing lifetime benefits shows that it generally makes sense for a higher earning spouse to claim at 70 even if it means the spouse must wait to claim the spousal benefit. (She'll make up for it on the other end if he predeceases her: his delayed claim will cause her survivor benefit to be higher.) If you are divorced and claiming a divorced-spouse benefit

the rule is a little different: if the divorce occurred over two years ago your ex does not need to have claimed his own benefit in order for you to receive your spousal benefit.

When you claim, you'll be paid your own retirement benefit first. Then, if your PIA is less than 50% of your spouse's PIA, you'll be paid an additional amount as your spousal excess. The excess will be the difference between your PIA and 50% of your spouse's PIA; this amount will be added to your own benefit. It is not possible to take a spousal benefit without also taking your own benefit. (This used to be possible before the rules changed in 2015.) So if you're wondering if you can claim your spousal benefit and let your own benefit grow to age 70, the answer is no. This goes for divorced-spouse benefits too.

If you claim before your FRA your benefit will be reduced. If you claim your spousal benefit at your FRA or later, you may receive 50% of your spouse's PIA. But if you claim it earlier, it will be less than 50%. Let's say you don't qualify for a benefit on your own work record and you're claiming your spousal benefit at age 62. In this case, your benefit will be 32.5% of your spouse's PIA (assuming your FRA is 67). If you wait until your FRA to file, you'll receive the full 50% of his PIA. Or let's say you also qualify for a benefit on your own work record. In that case, both benefits will be reduced. If you claim at 62, your own benefit will be 70% of your PIA, and the spousal excess will be 65% of the difference between your PIA and 50% of your spouse's PIA. Again, the only way to receive the full 50% of your spouse's or ex-spouse's PIA is to claim at your full retirement age.

EXAMPLES

Both claim at FRA

John and Jane are both 67. John's PIA is \$3,600. Jane never paid into Social Security so her PIA is \$0. John files for his benefit and starts receiving \$3,600 per month. Jane files for her spousal benefit and receives 50% of John's PIA, or \$1,800.

Sam and Sue are 67. John's PIA is \$3,600. Jane's PIA is \$1,000. John files for his benefit and receives

\$3,600 per month. Jane files for her benefit and receives \$1,000. The difference between Jane's PIA and 50% of John's PIA is \$800 ($\$3,600 \div 2 = \$1,800 - \$1,000 = \800). This is her spousal excess bringing her total benefit up to \$1,800.

Dave and Dora are 67. Dave's PIA is \$3,600. Dora's PIA is \$2,000. Dora is not entitled to a spousal benefit because her PIA is more than 50% of Dave's PIA.

Spouse claims before FRA

Frank is 70. Fern is 62. Frank claims his benefit at 70 and receives \$4,464 per month (his \$3,600 PIA plus three years of 8% annual delayed credits). Fern's PIA is \$1,200. She claims her benefit at 62. With the early-claiming reduction her benefit on her own record is $\$1,200 \times .70 = \840 . Her spousal add-on is 50% of Frank's PIA (\$1,300) minus her PIA (\$1,200) or \$100. This is also reduced for early claiming (different percentage): $\$100 \times .65 = \65 . Her total benefit is $\$840 + \$65 = \$905$. Note that Fern's benefit does not equal 50% of Frank's benefit because his includes delayed credits and hers is reduced for early claiming.

Divorced spouse not entitled to a spousal benefit because own benefit is too high

Terri and Tom were married over ten years and have been divorced more than two years. Terri is 62 and her PIA is \$2,500. She doesn't know Tom's PIA but she knows he was a high earner. She wants to know if she can get a divorced-spouse benefit now and let her own benefit grow to age 70. She cannot, for two reasons. One, she may not file for a spousal benefit without first filing for her own benefit; this would stop the accumulation of delayed credits. Two, her PIA is more than half of Tom's PIA. Even though she doesn't know his PIA, the maximum PIA today is about \$4,000. Her \$2,500 PIA is more than half of that.

OTHER CONSIDERATIONS

Earnings test before FRA. Note that all Social Security benefits received before full retirement age are subject to the earnings test: \$1 in benefits will be withheld for every \$2 earned over the annual threshold, which is \$23,400 in 2025.

No GPO. If you ever worked in a job that did not pay into Social Security you may have been told that you could not receive a spousal benefit because

it would have been reduced for the Government Pension Offset (GPO). With the passage of the Social Security Fairness Act in January 2025, the GPO has been repealed. You can now receive a spousal benefit without regard for your pension from your noncovered job.

HOW TO CLAIM

If you know you are entitled to a spousal benefit based on these rules, you can file online at ssa.gov. If you're not sure or prefer to file with an agent (prepare for long wait times), call SSA at 800-772-1213.

COMMON QUESTIONS

Q: *Can I claim my spousal benefit when my spouse turns FRA?*

A: You can claim your spousal benefit when your spouse claims his benefit. If he is delaying to age 70, you will have to wait until then to start your spousal benefit.

Q: *Will my spousal benefit be 50% of my spouse's PIA if I claim at 62?*

A: No. Your spousal benefit will be 50% of your spouse's PIA if you claim it at your FRA. If you claim it at 62 your spousal benefit will be 32.5% of your spouse's PIA.

Q: *Can I claim my spousal benefit and let my own benefit build delayed credits?*

A: No. You must file for your own and your spousal benefit at the same time. You will be paid your own benefit first, and this will stop the accumulation of delayed credits. You will be entitled to a spousal benefit only if your PIA is less than 50% of your spouse's PIA. If so, that difference will be added to your own benefit so the total equals 50% of your spouse's PIA assuming you are applying at FRA or later. If you apply before FRA, both your own and your spousal benefit will be reduced for early claiming.

Q: *Can I file for my reduced benefit at 62 and jump up to 50% of my spouse's PIA at FRA?*

A: No. If you file for your reduced benefit at 62, when you later add on the spousal benefit, the difference between your PIA and your spouse's PIA will be added to your existing reduced benefit. The total combined

benefit will be something less than 50% of your spouse's PIA.

Q: *If my husband hasn't filed yet, can I still file for my own benefit?*

A: Yes. If you are 62 or older you can file for your own benefit; it will be reduced if you are under FRA. Once your husband files you can file for your spousal benefit. The difference between your PIA and 50% of his PIA will be added to your existing benefit.

REDUCTION TABLES

Benefits claimed before full retirement age (67 if born in 1960 or later) will be reduced. Actual reductions will be prorated monthly.

Spouse not entitled to benefits on own work record—Spousal benefit based on claiming age

Age spouse files for spousal benefit	% of worker spouse's PIA if spouse's FRA is 67
62	32.5
63	35
64	37.5
65	41.7
66	45
67	50
68	50
69	50
70	50

Spouse qualifies for benefits on own work record—Amount based on claiming age

Age spouse files for own benefit	% of PIA if spouse's FRA is 67
62	70
63	75
64	80
65	86.7
66	93.3
67	100
68	108
69	116
70	124

Spouse qualifies for benefits on own work record—Spousal excess based on claiming age

Age spouse files for spousal excess	% of spousal excess if spouse's FRA is 67
62	65
63	70
64	75
65	83.3
66	91.7
67	100
68	100
69	100
70	100

Elaine Floyd, CFP® is Director of Retirement and Life Planning for Horseshoof, LLC, where she helps people understand the practical and technical aspects of retirement income planning.