

# Social Security Spousal Benefits FAQ



mfs.com

Deciding when to claim Social Security benefits may be one of the most important decisions you make as you plan for retirement. If you are married, the decision becomes more complicated, as you need to coordinate with your spouse in order to maximize your benefits. As you read this piece, discuss the various options with your spouse and talk with your financial advisor or investment professional about the role of Social Security in your retirement income plans.

## Overview

### What are the requirements to receive a spousal benefit?

- You are eligible for a spousal benefit even if you never worked.
- You must be age 62 or older and have been married to your current spouse for at least one year.
- Your spouse must be receiving their retirement or disability benefit.
- If you worked, your spousal benefit at Full Retirement Age (FRA) must be greater than your retirement benefit at FRA.<sup>1</sup>

SPOUSAL BENEFITS	
<b>Minimum benefit</b>	32.5%–35% at age 62
<b>Maximum benefit</b>	50% of your spouse’s retirement benefit at his or her Full Retirement Age (FRA) <sup>1</sup>
<b>Your spouse claims their retirement benefit before Full Retirement Age<sup>1</sup></b>	<ul style="list-style-type: none"> <li>■ Does not reduce spousal benefit</li> </ul>
<b>Your spouse claims their retirement benefit after Full Retirement Age</b>	<ul style="list-style-type: none"> <li>■ Does not increase spousal benefit</li> </ul>
<b>You claim your retirement benefit before Full Retirement Age</b>	<ul style="list-style-type: none"> <li>■ Reduces spousal benefit</li> </ul>
<b>Option to start with spousal and switch</b>	The option to start with the spousal benefit and switch to your retirement benefit was only available to people born on or before 1/1/1954.

Source: Social Security Administration.

<sup>1</sup> Full Retirement Age (FRA) is age 66 for anyone born between 1943 and 1954. It increases by two months for every year from 1955 to 1959. FRA is age 67 for anyone born 1960+



# Social Security Spousal Benefits FAQ

## Calculating spousal benefits

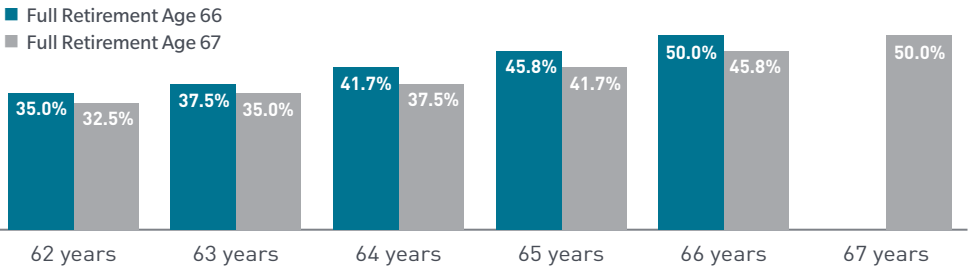
### What are the requirements to receive a spousal benefit?

In order to receive a spousal benefit your spouse must be receiving their retirement or disability benefit and you must be age 62 or older. If both spouses worked, Social Security will usually pay you an amount that equals the higher of your retirement or spousal benefit.<sup>2</sup>

### How much can I receive as a spousal benefit?

It depends on your age when you apply. As shown below, the minimum spousal benefit is available at age 62 and is 32.5% to 35% of your spouse’s retirement benefit at their Full Retirement Age (FRA).<sup>3</sup> The maximum spousal benefit is 50% of your spouse’s FRA benefit if you claim at your FRA.<sup>3</sup> If you receive a spousal benefit before you reach FRA, it will be reduced and will not increase when you reach FRA.

### Spousal percentages by age



FRA for spousal benefits is age 66 for anyone born 1943 to 1954. It increases by two months for every year from 1955 to 1959. FRA is age 67 for anyone born in 1960 or later.

### Will my spouse’s retirement or disability benefit be reduced if I receive a spousal benefit?

No. If you receive a spousal benefit, it will not reduce your spouse’s retirement or disability benefit.

### How are spousal benefits calculated?

The spousal benefit is based on your spouse’s benefit at their FRA, regardless of whether your spouse claimed before, at or after their FRA. The percent you receive is based on your age when you apply for or become eligible for a spousal benefit.

### Calculating Spousal Benefits (Hypothetical Example)

#### Spousal benefit based on Higher Earner’s benefit at FRA

	HIGHER EARNER CLAIMS AT 62 RECEIVES \$700	HIGHER EARNER CLAIMS AT 67 RECEIVES \$1000	HIGHER EARNER CLAIMS AT 70 RECEIVES \$1,240
Spousal benefit at 62 <sup>4</sup>	\$325	\$325	\$325
Spousal benefit at 67 <sup>5</sup>	\$500	\$500	\$500

For illustrative purposes only. Assumes an FRA of 67. Calculations may vary if your FRA is different.

In this hypothetical example, the higher earner’s monthly retirement benefit at age 67 (their FRA) would be \$1,000. If the higher earner claimed at age 62, the monthly benefit would be \$700. If the higher earner claimed at age 70, the monthly benefit would be \$1,240. The maximum spousal benefit would be \$500 per month, regardless of whether the higher earner applies for the retirement benefit at age 62, 67 or 70. The minimum spousal benefit would be \$325 per month.

### If both my spouse and I worked and paid into Social Security, how can I estimate if I will receive a spousal or retirement benefit?

The Social Security Administration (SSA) compares your retirement benefit at your FRA to the maximum spousal benefit off your spouse. The maximum spousal benefit is 50% of your spouse’s retirement benefit at their FRA. If the maximum spousal benefit is greater than your retirement benefit at your FRA, you may be eligible for a spousal benefit.

Source: Social Security Administration.

<sup>2</sup> The option to start with the spousal benefit and switch to your retirement benefit was only available to people born on or before 1/1/1954.

<sup>3</sup> If your spouse is receiving disability benefits, the spousal benefit is based off your spouse’s disability benefit.

<sup>4</sup> 32.5% of Higher Earner’s retirement benefit at age 67.

<sup>5</sup> 50% of Higher Earner’s retirement benefit at age 67.

# Social Security Spousal Benefits FAQ

## Both spouses worked: Coordinating spousal and retirement benefits

### HAS YOUR SPOUSE APPLIED FOR THEIR RETIREMENT BENEFIT?

<b>YES</b>	<ul style="list-style-type: none"> <li>You receive an amount that equals the greater of your retirement or spousal benefit</li> </ul>
<b>NO</b>	<ul style="list-style-type: none"> <li>Start with your retirement benefit</li> <li>When your spouse applies, top off existing amount with excess spousal benefit<sup>6</sup></li> </ul>

#### Can I start with my spousal benefit and then switch to my retirement benefit?

No. Only people born on or before January 1, 1954 were eligible to start with their spousal benefit and switch to their retirement benefit later on. If you were born after that date, the SSA will give you the highest available benefit.

#### Can I start with my retirement benefit and then switch to the spousal benefit later?

If your spouse has not applied for Social Security, you will begin with your retirement benefit. When your spouse applies, you will step up to the spousal benefit (if higher).<sup>6</sup> If your spouse has already applied, you will receive the greater of your retirement benefit or your spousal benefit and cannot 'switch'.

#### What if I apply before my spouse applies?

You would start with your retirement benefit. When your spouse applies, the SSA tops off your current amount with an excess spousal benefit. The excess spousal benefit = (max spousal) - (your retirement benefit at FRA). After your spouse applies, the new total amount = (your current benefit) + (excess spousal benefit).<sup>6</sup> See the following case study for more information.

$$\text{Excess spousal benefit}^6 = \text{Maximum spousal benefit at your FRA} - \text{Your retirement benefit at FRA}$$

### CASE STUDY

**Alex applies at 62**

Alex's retirement benefit at age 62 is ...

# \$700

**Blake applies when Alex is at 67**

Excess Spousal Benefit (top-off) = **\$1,000**<sup>7</sup>

Max Spousal Benefit **\$2,000**

Minus Alex's retirement benefit at 67 **-\$1,000**

**After Blake applies**

Alex's total amount is now...

# \$1,700

This hypothetical example is for illustrative purposes only.

Source: Social Security Administration.

<sup>6</sup> If you are younger than FRA when your spouse applies, the excess spousal benefit will be reduced.

<sup>7</sup> If Alex was under FRA when Blake applies, the excess spousal benefit (top off) would be reduced.

# Social Security Spousal Benefits FAQ

## Can I receive the maximum survivor benefit even if I am receiving a reduced spousal or retirement benefit?

Yes, even if you are receiving a reduced spousal or retirement benefit, you are still eligible for the maximum survivor benefit. Please refer to the MFS® “Social Security Benefits for Widows and Widowers” FAQ for more information.

### Hypothetical example

Kelly applied for Social Security at age 62 and was receiving a reduced spousal benefit. Kelly is now age 67 and Kelly’s spouse recently passed away. Because Kelly reached FRA when the survivor benefit is first received, Kelly is eligible for 100% of the deceased spouse’s retirement benefit.

## Working and receiving a spousal benefit

### Can I receive a spousal benefit if I worked?

Yes. If you worked and paid into Social Security, you generally receive the greater of your retirement or spousal benefits. Please see the previous sections for more information.

### Can I receive a spousal benefit if I never worked?

Yes, you can receive a spousal benefit if you never worked. Your spouse must be receiving their retirement or disability benefit and you must be age 62 or older.

### Can I work and receive a spousal benefit at the same time?

Yes, but if you are under Full Retirement Age (FRA) and your gross wages after you apply for Social Security are greater than \$23,400 in 2025 (\$1,950 per month if this is your first year of receiving Social Security), your Social Security benefit (including spousal and retirement) may be partially or fully withheld.<sup>8</sup> Once you reach FRA, you can earn as much as you want and your Social Security benefits will not be withheld.

### If my spouse is working, could that affect my retirement or spousal benefit?

Your spouse’s wages will not affect your retirement benefit. However, if your spouse is working, under FRA and collecting Social Security, the earnings test may cause some or all of your spouse’s benefit to be withheld, as well as the spousal benefit you receive off him or her.

## Can I receive a spousal benefit if I worked in a government position that did not pay into Social Security?

Perhaps. If you worked in a government position that did not pay into Social Security, your spousal benefit will be reduced by two-thirds of your government pension. Please refer to the SSA publication “Government Pension Offset” for more information.

### Work and Social Security earnings test\*

AGE	2025 EARNINGS LIMITS	WITHHOLDING
Under Full Retirement Age for the full year**	<b>\$23,400</b> (\$1,950 per month)**	\$1 in benefits withheld for every \$2 in earnings above limit
Reach Full Retirement Age during 2025**	<b>\$62,160</b> (\$5,180 per month)**	\$1 in benefits withheld for every \$3 in earnings above limit

\* Earnings test applies to benefits (retirement, spousal) received before FRA. For married couples, the SSA only counts the gross wages of the spouse receiving a Social Security benefit. If your retirement benefit is withheld due to the earnings test, the spousal benefit that your spouse receives off you is also withheld.

\*\* Special earnings monthly limit may apply the first calendar year. This limits monthly earnings to \$1,950 starting in the month Social Security benefit begins and ending in December. If gross wages exceed \$1,950 in any remaining month of the calendar year, you won’t be entitled to any benefit for that month.

<sup>8</sup> \$62,160 if you reach FRA this year. Earnings limit applies only to gross wages received after you start Social Security.

For more information and answers to your questions about Social Security benefits, visit [ssa.gov](https://ssa.gov).

Source: Social Security Administration.

For help determining what role Social Security benefits will play in your financial future, work closely with your financial advisor or investment professional. They will provide the perspective you need to help you build and maintain a retirement strategy that may work best for you.

For informational use only. MFS does not provide tax, legal, retirement or Social Security advice. Contact the Social Security Administration at 1-800-772-1213 or go to [ssa.gov](https://ssa.gov) to determine the benefits that may be available to you and your spouse.