

Social Security Benefits for Widows and Widowers FAQ



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With increased life expectancy and years spent in retirement, Social Security benefits are likely to make up a growing share of your retirement income. If you are a widow, widower or dependent of a worker who has died, you may be eligible to receive Social Security survivor benefits. Discuss with your financial advisor or investment professional whether you may be eligible for these benefits, and if you are, what steps you can take to maximize them as part of your overall retirement plan. For more information on how eligible children and other dependents can claim survivor benefits, see the Social Security Administration’s publication “Benefits for Children,” available online.

Overview

What are the requirements for receiving a survivor benefit?

- You are eligible for a survivor benefit even if you never worked.
- You must have been married to your current spouse for at least the nine months before they passed away (ten years if divorced).¹
- You must be age 60 or older (50 if you are disabled) or have a “child-in-care.”²

| WIDOW(ER)S BENEFITS OVERVIEW | |
|---|---|
| Minimum benefit | 71.5% at age 60 (50 if you are disabled) |
| Maximum benefit | Limited to what the deceased would receive if they were still alive |
| Survivor benefit amount based on | Age at which the deceased claimed Social Security retirement benefits. If the deceased was receiving disability benefits, the survivor benefit is based on the deceased’s disability benefit. Note: The greater the deceased’s benefit, the greater the survivor benefit. |
| Survivor benefit percentage based on | Age you claim the survivor benefit. Note: The age at which you claim your spousal or retirement benefit does not impact the percentage you receive through the survivor benefit. |

Source: Social Security Administration.

¹ See MFS piece “Social Security Divorced Spouse Benefits” for more information on options available to divorced spouses.

² Child-in-care benefits may be available to a current spouse or ex-spouse who is taking care of a child of the deceased who is under the age of 16 or disabled. Child-in-care benefits are calculated differently than the survivor benefits mentioned in this piece. Please be aware that the earnings limit applies to benefits received by the parent before their Full Retirement Age. Please see the Social Security publication “Benefits for Children” for more information.



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Calculating survivor benefits

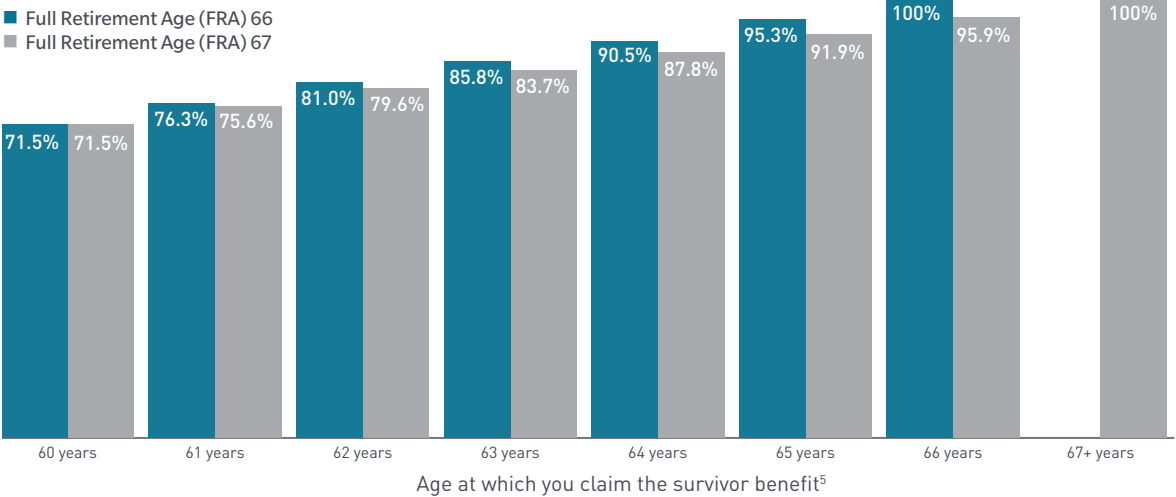
How are survivor benefits calculated?

In order to receive a survivor benefit, you must be age 60 or older (50 if you are disabled).³ When you receive the benefit, the percentage you receive is based on your age when you apply for the survivor benefit and the amount you receive is based on the deceased’s Social Security benefit.

What percentage of the deceased’s benefit can I receive as a surviving spouse?⁴

It depends on your age when you apply for the survivor benefit. The minimum you can receive is 71.5% of the deceased’s FRA benefit if you are age 60 (50 if you are disabled) when you claim the survivor benefit. The maximum you can receive as a surviving spouse is up to 100% of the deceased’s benefit.⁵ If you worked, you can receive an amount that equals the greater of the survivor benefit or your retirement benefit.

Survivor percentages by widow(er)’s claiming age



FRA for survivor benefit is age 66 for anyone born 1945 to 1956. It increases by two months for every year from 1957 to 1961. FRA for survivor benefits is age 67 for anyone born 1962 or later.

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

Yes, even if you are receiving a reduced retirement or spousal benefit, you are still eligible for the maximum survivor benefit if you are FRA or older when you apply for the survivor benefit.⁵ After your spouse passes away, you are eligible for an amount that equals the greater of your retirement benefit or survivor benefit off your spouse.

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 has reached FRA when applying for the survivor benefit, Kelly is eligible for 100% of the deceased spouse's retirement benefit.

Will I automatically receive the survivor benefit?

You will have to apply for the survivor benefit if you are not receiving any Social Security benefit or if you are receiving retirement or disability benefits on your own record. If you are receiving a spousal benefit off your spouse, the Social Security Administration (SSA) will automatically convert you to the survivor benefit upon notification of death if you are 1) FRA or older or 2) under FRA and did not pay into Social Security for 40 quarters. If you are under FRA, receiving spousal benefits, and you also paid into Social Security for 40 quarters (or you are receiving Social Security disability benefits), additional paperwork is required if you want to receive a reduced survivor benefit. Under most circumstances, the funeral home will report the person’s death to the SSA.

Source: Social Security Administration.

³ If there are children under the age of 16 or disabled before the age of 22, a child-in-care benefit may be available to the surviving spouse if they are taking care of the deceased’s biological or adopted child or (in certain cases) stepchild. The earnings limit may apply. Please refer to the SSA publication “Survivor Benefits” for more information.

⁴ The earnings limit applies to benefits received before Full Retirement Age.

⁵ If the deceased claimed before their FRA, there is a special calculation called the widow(er) limit. Under the widow(er) limit, the surviving spouse receives the lesser of 1) the widow(er) percentage based off the deceased’s FRA benefit or 2) the greater of A) the benefit the deceased was receiving at death or B) 82.5% of the deceased’s FRA benefit.

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My spouse claimed Social Security before they passed away. How is the survivor benefit calculated?

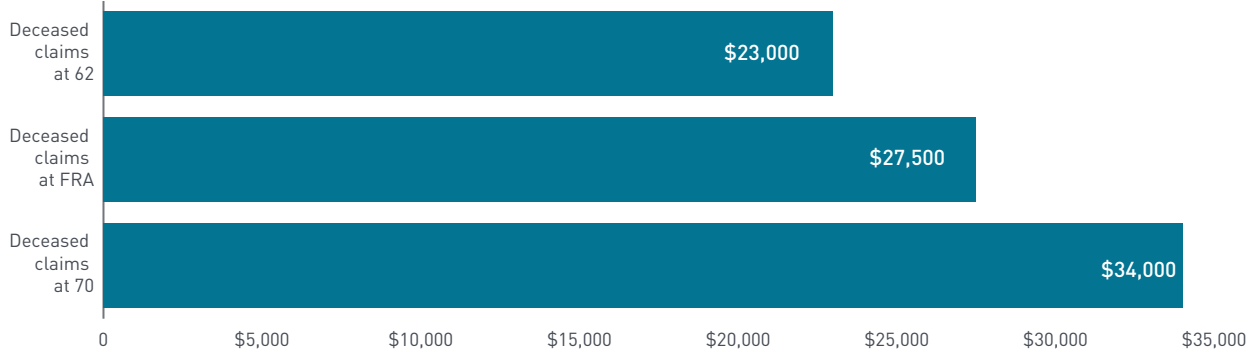
The survivor benefit is based on how old the deceased was when they claimed their retirement benefit. The greater the deceased's retirement benefit, the greater the survivor benefit.

- If the deceased claimed their retirement benefit *before* their Full Retirement Age (FRA),⁶ the maximum survivor benefit is limited to the greater of what the deceased was receiving at death or 82.5% of the deceased's FRA benefit.⁷ Please contact the Social Security Administration (SSA) for more information.
- If the deceased claimed their retirement benefit *at or after* FRA, the survivor benefit is based on the amount the deceased was receiving at death. The percentage you receive as a surviving spouse is based on your age when you claim the survivor benefit.
- If the deceased was receiving Social Security disability benefits, the survivor benefit is based on what the deceased was receiving at death. The percentage you receive as a surviving spouse is based on your age when you claim the survivor benefit.

The following chart illustrates how the survivor benefit may be impacted by the deceased's age when they claim Social Security.

Impact of claiming decision on survivor

Hypothetical survivor benefits based on deceased's claiming age



Sources: Social Security Administration and MFS Calculations, 2024.

My spouse did not claim Social Security before they passed away. How is the survivor benefit calculated?

It depends on whether your spouse passed away before or after FRA.

- If your spouse passed away *before* FRA: The survivor benefit is based on what the deceased would have received as a retirement benefit at FRA. The percentage you receive is based on your age when you claim the survivor benefit.
- If your spouse passed away *at or after* FRA: The survivor benefit is based on what the deceased would have received on the date of their death. The percentage you receive is based on your age when you claim the survivor benefit.

Hypothetical example

Ramon passed away at age 68 without claiming his retirement benefit. The survivor benefit for his spouse would be based on the amount Ramon would have received at age 68.

Can I receive both my retirement benefit and the survivor benefit?

No, you will receive an amount that equals the greater of your retirement or the survivor benefit.

What if I remarry?

If you remarry before age 60,⁸ you forfeit the survivor benefits off your deceased spouse. If you remarry at or after age 60,⁸ you retain the survivor benefit off your deceased spouse. In that case you will receive the greater of your retirement benefit, the survivor benefit off your deceased spouse or the spousal/survivor benefit off your current spouse.

Source: Social Security Administration.

⁶ FRA for retirement and spousal benefits is age 66 if you were born between 1943 and 1954. It gradually increases by two months for every year between 1955 and 1959. It is age 67 if you were born in 1960 or later.

⁷ Under the widow(er) limit, the surviving spouse receives the lesser of 1) the widow(er) percentage based off the deceased's FRA benefit or 2) the greater of the benefit the deceased was receiving at death or 82.5% of the deceased's FRA benefit. See page 2 for widow percentage by age.

⁸ Age 50 if disabled.

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Can I start with my retirement benefit and then switch to the survivor benefit? How about vice versa?

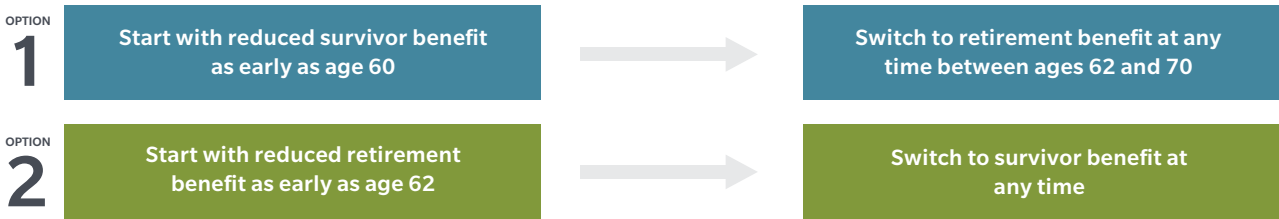
In some cases, a surviving spouse may start with one benefit and switch to another. For example,

- you may be able to start with the reduced survivor benefit as early as age 60, and then switch to your retirement benefit at any time between age 62 and 70
- you may be able to start with your reduced retirement benefit as early as age 62, and then switch to the survivor benefit

If you will be using one of these strategies, please ask a Social Security representative if you can receive one benefit and delay the other to increase its value. Otherwise, you may receive the greater of the two benefits.

Please also note that if you are under Full Retirement Age (FRA) there may be limits on how much you can earn. Contact the SSA for more information and to see if either strategy is available.

Widow(er) switch-up options⁹



Working and receiving the survivor benefit

Can I work and receive the survivor benefit?

A special earnings limitation applies before FRA.¹⁰ If you continue to work, are under FRA and earned more than \$23,400 in 2025, your retirement benefit as well as the survivor benefit may be temporarily withheld.¹¹ After you reach FRA, you can earn as much as you want without any withholding.

What if I worked in a government position that did not pay into Social Security?

If you worked in a position that did not pay into Social Security and your spouse worked in the private sector, the survivor benefit may be reduced by two-thirds of your government pension. Please refer to Social Security’s publication “Government Pension Offset” for more information.

Can I receive the survivor benefit even if I never worked?

Yes. Even if you never worked, you can receive the survivor benefit.

What if the deceased received a military pension?

Survivor benefits may affect benefits payable under the Department of Defense Survivor Benefit Plan. Check with the Department of Defense or the appropriate military retirement advisor for more information.

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 the 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 to determine the benefits that may be available to you and your spouse.

Work and Social Security (earnings test)*

| AGE | 2025 EARNINGS LIMITS | WITHHOLDING |
|---|------------------------------------|---|
| Under Full Retirement Age for the full year** | \$23,400 (\$1,950 per month)*** | Withheld by \$1 for every \$2 of earnings above the limit |
| Reach Full Retirement Age during 2025** | \$62,160 (\$5,180 per month)*** | Withheld by \$1 for every \$3 of earnings above the limit |

*Earnings test applies to benefits (retirement, spousal, survivor, divorcee) received before Full Retirement Age. It is based on gross wages only. Dividend, capital gains, rental income, distributions from IRAs and workplace retirement plans, etc. may not be counted as earned income. Please contact a qualified tax advisor for more information on earned income.

**The SSA uses the FRA for retirement benefits when applying the earnings test for survivor benefits. If you were born between 1957 and 1961, the FRA for the survivor benefit is two to four months earlier than the FRA for your retirement benefits. Although the FRA for survivor benefits may be earlier, the SSA uses the FRA for retirement benefits for the earnings test. This rule applies even if you are not receiving retirement benefits.

***A special earnings monthly limit may apply the first calendar year.

For more information and answers to your questions about Social Security benefits, visit ssa.gov.

⁹ The earnings limit applies to any benefit received before Full Retirement Age.

¹⁰ The SSA uses the FRA for retirement benefits when applying the earnings test for survivor benefits. If you were born between 1957 and 1961, the FRA for survivor benefit is two to four months earlier than the FRA for retirement benefits. Although FRA for survivor benefits may be earlier, the SSA uses the FRA for retirement benefits for the earnings test. This rule applies even if you are not receiving retirement benefits.

¹¹ \$62,160 if you reach Full Retirement Age in 2025. Earnings limit applies only to gross wages received after you start receiving Social Security benefits.