

Social Security for Married Couples

The decision on when to claim Social Security benefits is one of the most important ones you'll make as you plan your retirement. Married couples in particular have a host of issues to consider.

AARP's Social Security benefits calculator is an easy way to see how different claiming strategies might affect your benefits. Check it out at www.aarp.org/socialsecuritybenefits.

Social Security claiming strategies involve many variables. The information we provide in this tip sheet is general and may not apply to your specific situation. There are special rules that this information doesn't touch on. Contact the Social Security Administration at **1-800-772-1213** or www.ssa.gov to determine what benefits you and your spouse are eligible for.

Spousal Benefits: How It Works

If you are married, it is possible to collect a benefit of up to 50 percent of your spouse's benefit. If you are eligible for a benefit on your own record too, you will receive whichever benefit is higher.

In order to claim spousal benefits you must be at least 62 years of age. Your spouse must file for benefits before you can collect on his or her record.

The decision on when to claim benefits for both spouses can have a big impact on retirement income. Consider Len and Patty. Len, the higher earner of the two, is 62 and Patty is 58.

If Len decides to collect Social Security benefits at age 62 (the earliest possible age), his benefits will be permanently reduced. Like retirement benefits, spousal benefits are also reduced if they are claimed early. If Patty starts collecting at age 62, her spousal benefit will be 35 percent of Len's benefit, rather than 50 percent if she waited until her full retirement age. Spousal benefits are always based on the primary earner's full retirement benefit. So, if Len chooses to claim early it will not change the benefit that Patty can collect as long as Patty doesn't claim early.

Full Retirement Age for Social Security Benefits

Year of Birth	Full Retirement Age
1943-1954	66
1955-1959	66 + 2 months each year until 1960
1960+	67

Survivor Planning

When one spouse dies, the other can collect Social Security survivor benefits. The amount depends on several variables. Let's take another look at Len and Patty.

If Len dies before he starts collecting Social Security, then Patty's survivor benefits will be based on what Len's benefits would have been at his full retirement age. The percentage of the benefits Patty receives depends on her age when she collects them.

If Patty is at full retirement age, she will collect 100 percent of Len's benefit as her survivor benefit.

- » If Patty is between age 60 and her full retirement age, she will collect 71.5 to 99 percent of Len's benefit.
- » If Patty is disabled, she can collect Len's full benefit at age 60, or 71.5 percent of the benefit between ages 50 and 59.

If Len had begun collecting his Social Security benefits before he died, then Patty's survivor benefit would be based on that amount. For each year Len delays claiming his benefits, they grow by as much as 8 percent, up until he reaches age 70. So as his benefit increases, Patty's survivor benefit increases, too. However, if Len claims early, the survivor benefit Patty would receive will be reduced.

The majority of surviving spouses in the U.S. are women, and they face a higher risk of poverty in retirement. So it's important that couples plan their Social Security claiming strategy with care.

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Take Action!

- ❑ Make a plan for your retirement. Be specific and set realistic goals to help make retirement attainable. Go to www.aarp.org/readyforretirement for resources to help you plan, budget and save.
- ❑ Read AARP's other tip sheets on Social Security and retirement at www.aarp.org/orderfinancialpubs.
- ❑ Use AARP's Social Security Benefits Calculator to help you look at the numbers: www.aarp.org/socialsecuritybenefits.
- ❑ If you have more questions about your Social Security benefits, you can visit our Social Security Question and Answer Tool at www.aarp.org/ssqa to view previously answered questions or ask our experts your own.
- ❑ Plan for your retirement, estimate your benefits and more with a *my* Social Security account, available online at www.ssa.gov.