

Answer ID 358
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Can my spouse collect retirement and then receive more when I receive benefits?

Question

Can my spouse collect benefits at age 62 from her work and earnings and then receive a combined total up to 50 per cent from my account when I start receiving benefits at age 65?

Answer

Your wife can start receiving reduced retirement benefits on her own record at age 62. If the amount she receives on her own record is less than what she would be entitled to as a spouse, she would receive a higher spouse's benefit when you start receiving benefits. However, because she began receiving Social Security before reaching full retirement age, she will receive a reduced benefit rate that is less than the full 50 percent amount for as long as she remains entitled to spouse's benefits.

When your spouse applies for reduced retirement benefits, we will check to see if she is eligible for both her own retirement benefits and for benefits as a spouse. If she is eligible for both, we will pay her own benefits first. If she is due additional benefits, she will get a combination of benefits equaling the higher spouse's benefit. If she is not eligible for both because you are not yet entitled, but is due a higher amount when you start receiving Social Security benefits, then the higher spouse's benefit is payable to her when you apply for retirement benefits. Remember, she cannot receive spouse's benefits until you file for retirement.

Your spouse can file for retirement benefits online at <http://www.socialsecurity.gov/applyforbenefits>