

Answer ID
176

Will a combined husband and wife's benefits be reduced because of marriage?

Question

My husband and I are both entitled to our own Social Security benefits. Will our combined benefits be reduced because we are married?

If both my spouse and I are entitled to benefits, is there any reduction?

If both my spouse and I are entitled to Social Security benefits, is there any reduction in our payments?

Answer

When each member of a married couple works in employment covered under Social Security and they meet all other eligibility requirements to receive Social Security retirement benefits, their lifetime earnings are calculated independently to determine their Social Security benefit amounts. Therefore, each spouse receives a monthly benefit amount based on his or her own earnings. Couples are not penalized simply because they are married. If one member of the couple earned low wages or failed to earn enough Social Security credits (40) to be insured for retirement benefits, he or she may be eligible to receive benefits as a spouse.