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What are the benefit amounts a husband or wife may be entitled to receive?

Question

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Answer

A spouse receives one-half of the retired worker's full benefit unless the spouse begins collecting benefits before full retirement age. In that case, the amount of the spouse's benefit is permanently reduced by a percentage based on the number of months before he/she reaches full retirement age.

For example, based on the full retirement age of 66, if a spouse begins collecting benefits:

- At 65, the benefit amount would be about 46 percent of the retired worker's full benefit;
- At age 64, it would be about 42 percent;
- At age 63, 37.5 percent; and
- At age 62, 35 percent.

However, if a spouse is taking care of a child who is either under age 16 or disabled and receiving Social Security benefits, a spouse gets full (one-half) benefits, regardless of age.

If you are eligible for both your own retirement benefit and for benefits as a spouse, we always pay your own benefit first. If your benefit as a spouse is higher than your retirement benefit, you'll receive a combination of benefits equaling the higher spouse's benefit.

What is Full Retirement Age?

Full-retirement age has been 65 for many years. However, beginning with people born in 1938 or later, that age will gradually increase until it reaches 67 for people born after 1959. The following chart shows the steps in which the age will increase.

Year of Birth	Full Retirement Age
1937 or earlier	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months

1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

Note: Persons born on January 1 of any year should refer to the full retirement age for the previous year. For example: If you were born January 1, 1939, we consider your year of birth to be 1938 and so will reach full retirement age at 65 and 2 months.

Even though the full retirement age has increased, the minimum age at which you can receive benefits remains age 62.

How Do I Apply?

You can apply for benefits by calling 1-800-772-1213 and making an appointment to file an application with your local Social Security office. You can find your local office at the same phone number, or by checking our [Field Office Locator](#).

For more information, we recommend the publication, ["Retirement Benefits", publication number 05-10035](#).