

SOCIAL SECURITY

Can Both Spouses Collect Social Security Benefits? Quick Facts You Need

Both spouses can collect Social Security based on their individual earnings records and at what age they claim benefits



If you're 62 years of age or older, Social Security can provide you with a source of income when you retire or when you can no longer work due to a disability. When it comes to benefits, both spouses can receive Social Security, which is based on their individual earnings records and at what age they claim benefits. In other words, one spousal payment does not offset or affect the others.

That aside, Social Security has a [maximum family benefit](#), which is the maximum amount you can collect monthly based on your earnings record. Although there is a [formula](#) for determining a beneficiary's maximum benefit amount, right now, the maximum amount is between 150% to 180% of the primary beneficiary's full retirement benefit, according to the SSA.

How does social security work for married people?

Retirees claiming Social Security have options. Married couples may have more options than a single person because each person in the marriage can claim benefits at different dates and may also be eligible for spousal benefits.

After age 62, for every year you delay taking Social Security up to age 70, you could receive up to 8% more in future monthly payments, according to Fidelity. However, once you turn 70, the increases stop.

Each spouse can claim benefits. However, the amount they receive is based on their work record. Or, they can choose to claim up to 50% of their spouse's benefit at full retirement age. This strategy, known as the 62/70 split, works this way: the spouse earning the lower wage starts receiving benefits at age 62, while the higher-earning spouse delays receiving benefits until age 70.

With this approach, the higher earner receives a spousal benefit while waiting, which increases both their benefit and the survivor benefits for the surviving spouse. Ultimately, it's a win-win for everyone. However, before choosing this option, find out how much your estimated benefits will be at full retirement age.

How Social Security benefits can be optimized for married couples

- **Both you and your spouse claim Social Security benefits at FRA:** By waiting to claim Social Security until full retirement age (FRA), you are guaranteed 100% of your benefits.
- **Both you and your spouse claim Social Security benefits before FRA:** This option works if you need the income immediately, like if you've experienced an unexpected health issue. Or, if you think you may have a shorter life expectancy, you may want to claim your benefits earlier.
- **The higher-earning spouse waits to claim Social Security benefits:** This works if you want to optimize the highest survivor benefits possible, or if your spouse has never held a job that paid Social Security taxes. Consider claiming the spousal benefit if there are large differences in earnings, which can sometimes work out better than claiming your benefits.
- **Both you and your spouse wait to claim Social Security benefits:** The strategy to delay benefits is a good option if you and your spouse want to continue working for a few more years, you expect to live a long life, have similar incomes or you don't need the money now, but want to receive more money throughout your retirement.

NYSUT NOTE: You still need financial advice after you retire. In fact, it becomes even more vital. The NYSUT Member Benefits–endorsed [Financial Counseling Program](#) can give you the guidance you need to get your financial life in order, no matter which phase of life you're in.

Can you claim both retirement and spousal benefits?

According to the [Social Security Administration](#), you and your spouse must be married for at least one year before qualifying for spousal benefits. If you parent your spouse's child, the one-year rule does not apply. If you are or were entitled to benefits under Social Security or the Railroad Retirement Act in the month before you got married, you are also entitled to your spouse's benefits. However, a divorced spouse must have been married for ten years to get the spousal benefits.

What you need to know:

- You must be at least 62 years of age to claim spousal benefits, and you and your spouse have to have been married for at least one year, in most cases.
- You can't collect spousal benefits unless your spouse already receives Social Security. If your spouse claims their benefit, you are dually entitled. This means you apply for both retirement and spousal benefits simultaneously, and you'll get the higher of the two amounts.
- At age 62, you can receive spousal benefits equal to 32.5% of your spouse's full retirement age benefit amount. The amount you receive increases each month until you reach full retirement age. You can collect 50% of your partner's benefit at that time.
- Waiting to claim your Social Security benefits enables the benefit amount to grow. Plus, if your spouse draws spousal benefits on your account, it will not affect what you get from Social Security.

How does remarriage affect Social Security benefits?

Remarriage can have an impact on Social Security benefits. But the result will likely depend on your work record, your age, and if you're receiving benefits based on your previous spouse's work record.

Here are a few ways remarriage might affect Social Security benefits:

If you're receiving spousal benefits based on your ex-spouse's work record, remarriage can change things:

- **If you remarry**, you can no longer collect your ex-spouse's benefits. That said, you may be able to claim your new spouse's Social Security benefits.

- **If you don't remarry**, you can continue to receive benefits based on your ex-spouse's record, but you must be over 62 and meet the other requirements for divorced spouse benefits.
- **If your new spouse's benefits are higher**, you could receive a higher spousal benefit based on your new spouse's earnings history.

If you are receiving survivor benefits from your deceased spouse, remarriage can also impact benefits:

- **If you remarry after age 60** (or age 50 if you're disabled), you remarry and continue to receive survivor benefits. If you remarry before age 60, you lose eligibility for those benefits.
- **If your new spouse's earnings record is higher**, you might be able to switch to their Social Security benefits in the future, depending on what works out to be best for you.

If you are receiving Social Security benefits based on your work record, then remarriage should not affect your benefits. Your benefits are determined by your work history and how much you've paid into the system over the years.

What is deemed filing?

The term deemed filing means that if you apply for one type of benefit, say your retirement benefit or a spousal benefit, when you're eligible for both, you're automatically considered by the SSA to be applying for both. But here's the catch. You don't get to pick and choose one to maximize your payout. You'll get the higher of the two benefit amounts, not both combined. This rule kicks in to prevent people from working the system, like collecting spousal benefits while letting their retirement benefits grow.

Before the Bipartisan Budget Act of 2015, some spouses received spousal benefits at FRA, while letting their retirement benefits grow by delaying filing. After the new Act went into effect, it was no longer possible to receive one type of benefit while at the same time earning a bonus for delaying the other benefit.

For more information on deemed filing, check out: [Filing Rules for Retirement and Spouses' Benefits](#).

Delay, claim early or claim later?

Sometimes it pays to wait until your full retirement age or later to claim Social Security. Other times, in the case of poor health or a short life expectancy, it can pay to claim benefits early, at age 62.

For example, let's say that George and Frances are both 62 years old. Their full retirement age (FRA) is 66 and 8 months. At FRA, their estimated monthly benefit will be \$2,000. If they take Social Security early at age 62, their estimated monthly benefit will be \$1,500, a 25% reduction. Both spouses expect to live to age 72 due to health issues.

Claiming at 62:

Both George and Frances claim benefits at age 62 and begin receiving \$1,500 per month. The annual benefits for each spouse will be \$18,000 for the year ($\$1,500 \times 12$). The total benefits they will receive over 10 years (age 62 to 72) will be \$180,000 (for each spouse) or \$360,000 total for both spouses.

Claiming at Full Retirement Age (66 and 8 months)

If George and Frances wait until full retirement age (66 and 8 months) to start claiming benefits, their monthly benefit will be \$2,000. However, they will only receive payments for 5 years (from age 66 and 8 months to age 72) since their life expectancy is 72. That means that the benefits for each spouse at FRA will be \$2,000 per month or \$24,000 for the year. Their total benefits over 5 years (age 66 and 8 months to 72) will be \$120,000 for each spouse or \$240,000 for both spouses.

What does this mean? By claiming Social Security at age 62, both spouses would receive a total of \$180,000 in benefits over the next 10 years. That would result in a combined total of \$360,000 for the couple. However, if they waited until their FRA (66 and 8 months), they would receive \$240,000 in benefits over 5 years.

Since George and Frances have a life expectancy of only 72, they receive more total lifetime benefits by claiming early at age 62 (\$360,000) compared to waiting until FRA (\$240,000).

When is the best time to collect benefits?

Before claiming benefits, you must pay Social Security taxes for at least ten years. You can start receiving benefits as early as 62, and the amount you receive is based on your earnings each year. If your spouse has a lower earning record or no record at all, they can collect on your earnings record when they turn 62, and vice versa.

There are several reasons to take Social Security early, at age 62. If you decide to retire at this age, the benefit payment may be a necessary source of income each month. Or, you may be concerned you won't live long enough to collect your full benefits due to a serious health condition. On the other hand, the earlier you start to collect Social Security, the less you'll receive each month.

Planning ahead for retirement

Although many people don't start planning for retirement until they reach their 60s, it's always a good idea to plan when you're young and to start putting money away in a savings account, IRA, or 403(b). That's because most financial planners recommend replacing about 80% of your pre-retirement income to maintain the same lifestyle after you retire.

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