

Retirement Planner: Benefits For You As A Spouse

Even if you have never worked under Social Security, you may be able to get spouse's retirement benefits if you are at least 62 years of age and your spouse is receiving retirement or disability benefits. You can also qualify for Medicare at age 65.

Note: If you are divorced, you may still be able to get benefits on your ex-spouse's record. For information on the requirements for Divorced Spouse's Benefits, read "If You Are Divorced."

You can receive the spouse's benefit no matter what your age is if you are caring for their child who is also receiving benefits.

How Much Will I Receive?

If you qualify and apply for your own retirement benefits and for benefits as a spouse, we always pay your own benefits first. If your benefits as a spouse are higher than your own retirement benefits, you will get a combination of benefits equaling the higher spouse benefit.

Note: Your benefits as a spouse do not include any delayed retirement credits your spouse may receive.

If you begin receiving benefits:

- **between age 62 and your full retirement age**, the amount will be permanently reduced by a percentage based on the number of months up to your full retirement age.

If you are under full retirement age and you continue to work while receiving benefits, your benefits may be affected by the retirement earnings test.

- **at your full retirement age**, your benefit as a spouse cannot exceed one-half of your spouse's full retirement amount.

Note: If you were born before January 2, 1954 and have already reached full retirement age, you can choose to receive only the spouse's benefit and delay receiving your retirement benefit until a later date. If your birthday is January 2, 1954 or later, the

option to take only one benefit at full retirement age no longer exists. If you file for one benefit, you will be effectively filing for all retirement or spousal benefits.

If you will receive a pension for work not covered by Social Security such as government employment, the amount of your Social Security benefits on your spouse's record may be reduced

Benefits paid to you as a spouse will not decrease your spouse's retirement benefit. In fact, the value of the benefits you may receive, added to their benefits, may help your spouse decide if taking benefits sooner may be more advantageous.

Maximum Family Benefits

If one of your spouse's children also qualifies for benefits, there is a limit to the amount we can pay family members.

The total depends on your spouse's benefit amount and the number of family members who also qualify on the same record. The total varies, but generally the total amount the worker (your spouse) and their family members can receive is about 150 to 180 percent of the worker's full retirement benefit.

Note: If there is an ex-spouse who also qualifies for benefits, they will not affect the total amount of benefits you or your family may receive.

How Do I Apply?

You can apply:

- Online - Use our Social Security Retirement/Medicare Benefit Application to apply for retirement, spouse's, divorced spouse's or Medicare benefits.

If your spouse is already receiving benefits when you apply, or if you and your spouse apply at the same time, we will also check your eligibility for benefits as a spouse. If you qualify, your application will automatically serve as a request for spousal benefits.

- By phone - Call us at **1-800-772-1213**. If you are deaf or hard of hearing, you can call us at TTY **1-800-325-0778**.
- In person - Visit your local Social Security office. (Call first to make an appointment.)

- **If you do not live in the U.S. or one of its territories** you can also - Contact the nearest U.S. Social Security office, U.S. Embassy or consulate.

The Next Step

Even if you do not qualify for benefits on someone else's record, some members of your family may qualify for benefits on your record. If you:

- are interested in information about benefits for your family, go to "Benefits For Your Family"
- never married or had children, go to "How You Apply For Benefits."

Related Information

[Apply Online For Retirement Benefits](#)

[Apply Online For Spouse's Benefits](#)

[If you are eligible for a spouse's benefit and your own retirement benefit \(FAQ\)](#)

[Retirement Benefits By Year Of Birth](#)

[Retirement Age Calculator](#)

[Earnings Test Calculator](#)

[Effect Of Early Retirement \(Spouse\)](#)

[Life Expectancy](#)

[Information You Need to Apply for Spouse's or Divorced Spouse's Benefits](#)

[Retirement Planner: Deemed Filing Frequently Asked Questions](#)

[Retirement Planner: Claiming Strategies](#)

Publications

[Retirement Benefits](#)

[When To Start Receiving Retirement Benefits](#)

