GOAT PLANNING

A RETIREMENT INCOME FACT SHEET

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SPOUSAL, DIVORCED & SURVIVOR BENEFITS

Social Security for couples.

AT A GLANCE

Up to 50% · up to 100%

A living spouse or ex-spouse can receive up to 50% of the worker's full benefit. A widow, widower or surviving ex-spouse can receive up to 100% of what the worker was getting.

FOUR WAYS TO COLLECT ON A SPOUSE'S RECORD

Your situation	Earliest age	Most you can receive	Married at least	If you remarry
Married, spouse living	62, or any age caring for the worker's child under 16 or disabled	50% of the worker's full benefit	1 year	Not applicable
Divorced, former spouse living	62	50% of the former spouse's full benefit	10 years	Generally stops while you are remarried
Widowed	60, or 50 if disabled, or any age caring for the worker's child under 16 or disabled	100% of the deceased spouse's benefit	9 months, with exceptions	No effect if you remarry at 60 or later (50 if disabled)
Divorced, former spouse deceased	Same as widowed	Same as widowed	10 years	Same as widowed

You never receive both in full. In every case Social Security pays your own benefit first, then adds enough to reach the higher amount.

2027 NUMBERS TO KNOW

3.6%
Cost-of-living adjustment for 2027

$4,188/mo
Largest benefit at full retirement age

$3,355/mo
Average retired couple, both receiving

$2,005/mo
Average aged widow or widower alone

$25,560
Earnings limit before full retirement age; $1 withheld per $2 above it

$67,920
Limit in the year you reach full retirement age; $1 per $3 above, months before FRA only

$255
One-time death payment

8%/yr
Delayed credits on a worker's own benefit past full retirement age, up to 70

KEY TERMS

Every spousal and survivor amount starts from one number: the worker's **full benefit** at full retirement age, which Social Security calls the Primary Insurance Amount.

Term	Meaning
Full benefit	What a worker receives if they start exactly at full retirement age
Full retirement age	66 for births 1943–1954, rising 2 months a year to 67 for births in 1960 or later
Early claim, spouse	At 62 with an FRA of 67, a spouse receives 32.5% of the worker's full benefit (25/36 of 1% a month for the first 36 months early, 5/12 of 1% after)
Early claim, survivor	Spread evenly from 100% at survivor FRA down to 71.5% at age 60

Year of birth	Survivor full retirement age
1945–1956	**66**
1957	**66 and 2 months**
1958	**66 and 4 months**
1959	**66 and 6 months**
1960	**66 and 8 months**
1961	**66 and 10 months**
1962 or later	**67**

1 Married, both living

A spouse can add a spousal top-up only **after the worker has filed**, and only if half of the worker's full benefit is larger than the spouse's own full benefit.

THE RULES

- Married at least 1 year, or the parents of a child together.
- Age 62 or older, or any age while caring for the worker's child under 16 or disabled. A child-in-care spousal benefit is not reduced for age and stops when the child turns 16.
- The spousal top-up stops growing at the spouse's full retirement age. Waiting longer adds nothing to it.
- The worker's delayed credits raise the worker's own check and the future survivor benefit, but never the spousal benefit.

EXAMPLE 1 Similar work records

Husband's full benefit $2,400; wife's $2,200. Half of either one is smaller than the other's own benefit, so there is no spousal top-up. Each simply collects their own. The record that matters is the larger one, because it becomes the survivor's check.

	Both claim at 67	Husband waits to 70, wife claims at 67
Household while both living	**$4,600**	**$5,176**
After the first death, survivor keeps	**$2,400**	**$2,976**

EXAMPLE 2 Different work records

Husband's full benefit $3,000; wife's $900. Half of his is $1,500, so her top-up is $1,500 minus $900, or $600. Each piece is reduced separately for the age it starts.

Wife's choice	Her own	Her top-up	Her total
Both pieces at her FRA, 67	**$900**	**$600**	**$1,500**
Both pieces at 62 (husband already filed)	**$630**	**$390**	**$1,020**
Own at 62; top-up at 67 when husband files	**$630**	**$600**	**$1,230**

The row people miss: claiming her own benefit early lowers her combined amount for life, even though the top-up itself starts unreduced.

EXAMPLE 3 One spouse with no work record

Husband's full benefit $2,800; wife has no record. She can receive up to $1,400 at her full retirement age, or $910 at 62. She cannot start until he files. If he waits to 70 to raise his own check to $3,472, her spousal benefit waits with him, though it is still capped at $1,400. If he dies first, she receives his full $3,472 as a widow.

> This is the trade-off in its clearest form: **the worker's delay costs the spouse spousal checks now and buys a much larger survivor check later.**

2 Divorced, both living

A divorced spouse is paid exactly like a current spouse, up to 50% of the former spouse's full benefit, if the **marriage lasted 10 years** and the claimant is unmarried.

THE RULES

- Married at least 10 years before the divorce became final.
- Claimant is 62 or older and currently unmarried. The former spouse's marital status does not matter.
- The former spouse must have filed, unless they are 62 or older and the divorce has been final at least 2 continuous years. Then the claimant can collect even if the former spouse has not filed.
- The claim has no effect on the former spouse's benefit or on a new spouse's benefit, and the former spouse is not notified.
- Several former spouses can each collect on the same record if each marriage lasted 10 years. These benefits are not counted against the family maximum.

EXAMPLE 4 The 2-year rule

A woman, 64, was married 12 years, divorced in 2015 and has not remarried. Her full benefit is $1,000; her former husband's is $3,200, and he has not filed because he plans to wait until 70. Because they have been divorced more than 2 years and he is over 62, she can file now. At her full retirement age she would receive $1,000 plus a $600 top-up, or $1,600. His decision to wait does not hold her up, unlike a current spouse in Example 3.

EXAMPLE 5 The 10-year line

A man was married 9 years and 10 months when the divorce became final. He has no claim on his former wife's record, now or after her death. Two more months of marriage would have given him both.

EXAMPLE 6 A worker with three wives

A retired worker has a current wife and two former wives, each married to him more than 10 years. All three can collect up to half of his full benefit at the same time. His own check does not change, and neither former wife's benefit reduces what the current wife can receive.

3 Widowed

A widow or widower can receive up to **100% of what the deceased spouse was receiving**, including delayed credits, and can start as early as 60 at a reduced rate.

THE RULES

- Age 60 or older, or 50 to 59 with a qualifying disability, and married at least 9 months. The 9 months is waived for an accidental death, a death on active military duty, or when the couple had a child together.
- At any age, with no marriage-length test, a widow or widower caring for the deceased's child under 16 or disabled receives 75% of the deceased's full benefit.
- No benefit is paid for the month of death. A payment received for that month must be returned.
- Survivor benefits are not covered by deemed filing, so a widow or widower can take one benefit now and switch to another later.

WIDOWED, CONTINUED: WHAT “THE DECEASED'S BENEFIT” MEANS

The deceased spouse…	The survivor's benefit is based on
Died before full retirement age without filing	The full benefit
Died after full retirement age without filing	The full benefit plus delayed credits earned up to death
Filed after full retirement age	The larger amount being received
Filed before full retirement age	The larger of the reduced amount being received or 82.5% of the full benefit

EXAMPLE 7 The worker's claiming age sets the survivor's check

A husband's full benefit is $3,000.

Husband filed at	His check	Widow's check at her full retirement age	Widow's check at 60
62	**$2,100**	**$2,475 (the 82.5% floor)**	**$2,145**
67	**$3,000**	**$3,000**	**$2,145**
70	**$3,720**	**$3,720**	**About $2,660**

The difference between the first and last rows is $1,245 a month for the rest of the widow's life.

EXAMPLE 8 Survivor first, own later

A widow's own full benefit is $2,400; her late husband was receiving $2,000. She takes the survivor benefit at 60, $1,430 a month, and lets her own benefit grow. At 70 she switches to her own benefit of $2,976.

EXAMPLE 9 Own first, survivor later

A widow's own full benefit is $1,200; her late husband was receiving $2,600. She takes her own reduced benefit at 62, $840, then switches at 67 to the full survivor benefit of $2,600. Claiming her own benefit early does not reduce the survivor benefit.

EXAMPLE 10 A young widow with children

A worker dies in 2027 with a full benefit of $2,500, leaving a wife of 38 and two children, 8 and 10. Each of the three is entitled to 75%, or $1,875, a total of $5,625. The family maximum for a $2,500 full benefit is about $4,671, so each receives about $1,557. The wife's benefit stops when the younger child turns 16; each child's stops at 18, or 19 if still in high school. She can claim again as a widow from age 60.

4 Divorced, former spouse deceased

A surviving ex-spouse is paid like a widow or widower, up to **100% of the former spouse's benefit**, if the marriage lasted 10 years.

THE RULES

- Ages, reductions, the 82.5% floor and the remarriage rules are the same as for a widow or widower.
- A surviving ex-spouse caring for the deceased's child under 16 or disabled can qualify at any age without the 10-year marriage.
- The benefit is not reduced by the family maximum and does not reduce what the deceased's widow or children receive.
- Social Security does not track former spouses. The claimant has to apply and supply the marriage and divorce records.

EXAMPLE 11 Remarried after 60, still eligible

A woman, 63, was married 15 years, divorced in 2005, and remarried at 61. Her former husband has just died; his benefit was $2,800. Because she remarried after 60, she qualifies as his surviving divorced spouse. At 63 she would receive about $2,340, roughly 84% of his benefit, or the full $2,800 if she waits until 67. His widow receives her own survivor benefit on his record with no reduction because of the former wife's claim.

This benefit is easy to miss, because a divorce from decades ago rarely comes up when someone is planning for retirement.

5 Remarriage

Remarriage affects only the person who remarries, and its effect depends on **which benefit they hold and their age on the wedding date**.

Benefit held when you remarry	Remarry before 60	Remarry at 60 or later
Divorced-spouse benefit (former spouse living)	Generally stops	Generally stops
Survivor benefit (widowed, or former spouse deceased)	Not payable while the new marriage lasts	**Continues**
Your own retirement benefit	No effect	No effect
Rights on the new spouse's record	Spousal after 1 year; survivor after 9 months	Spousal after 1 year; survivor after 9 months

For a disabled widow or widower, the age line is 50 instead of 60.

FOUR POINTS THAT FOLLOW

- **A stopped benefit can come back.** If the later marriage ends by death, divorce or annulment, eligibility on the earlier spouse's record returns.
- **The worker's remarriage changes nothing for a former spouse.** Only the claimant's marital status counts.
- **Remarrying after 60 can leave rights on two or more records.** You are paid the single highest, and can choose which to take first.
- **The wedding date can be worth planning.** A widow of 59 who marries next month gives up her survivor benefit for the length of the marriage; the same widow marrying after her 60th birthday keeps it.

EXAMPLE 12 A widower remarries at 67

A widower, 67, whose late wife was receiving $1,800, remarries a woman of 66 whose own benefit is $1,500. He keeps his own benefit and his right to his late wife's survivor benefit, since he remarried after 60. His new wife becomes eligible as his widow after 9 months of marriage and for a spousal top-up after 1 year. If she has a deceased former husband from a 10-year marriage, she keeps that survivor right as well.

RULES THAT APPLY IN EVERY CASE

1 No stacking.
Social Security pays your own benefit first, then a top-up to the highest amount you qualify for. With rights on several records, you receive the single highest.

2 Deemed filing.
For anyone born January 2, 1954 or later, filing for a retirement or spousal benefit counts as filing for both. You cannot take a spousal benefit and let your own grow. Survivor benefits, and spousal benefits based on a child in care, are not covered.

3 Suspending stops the family's checks too.
A worker past full retirement age can pause benefits to earn delayed credits until 70, but any benefit paid to a spouse on that record pauses as well. Benefits to a former spouse continue.

4 The earnings test.
Before full retirement age, benefits are withheld when earnings exceed the 2027 limits. A worker's excess earnings can also reduce a spouse's benefit on that record. Withheld months are credited back at full retirement age.

5 The family maximum.
Total benefits on one record are capped at roughly 150% to 188% of the worker's full benefit. It rarely affects a retired couple; it matters when children also receive benefits. Former spouses are not counted.

6 Government pensions no longer reduce these benefits.
The Social Security Fairness Act, signed January 5, 2025, repealed the WEP and GPO for benefits from January 2024. Teachers, police, firefighters and CSRS federal workers who never applied because of the offset should apply now.

7 Most changes are not automatic.

A spouse already on spousal benefits is converted to survivor benefits when SSA records the death. Anyone collecting only their own benefit, or with rights on a former spouse's record, must apply. Report every marriage, divorce or death to SSA.

8 There are two narrow do-overs.

A retirement application can be withdrawn within 12 months, once in a lifetime, by repaying everything received, including family members' benefits. A benefit can be suspended between full retirement age and 70.

COMMON MYTHS

What people believe, and the actual rule.

Myth	The rule
✕ *"You have to be married five years."*	9 months for survivor benefits, 1 year for spousal benefits, 10 years for a former spouse
✕ *"My spouse's benefit comes out of mine."*	Spousal and survivor benefits are paid in addition to the worker's own check, never out of it
✕ *"My ex can reduce what my new wife gets."*	A former spouse's claim has no effect on the worker or a current spouse
✕ *"My wife should wait until 70 for her spousal benefit."*	The spousal benefit stops growing at the spouse's full retirement age
✕ *"Remarrying always ends a widow's benefit."*	Only remarriage before 60 (50 if disabled), and only while that marriage lasts
✕ *"Survivor benefits start automatically."*	Often they require an application, and back payments are limited
✕ *"I can collect my own benefit and my husband's."*	You receive the higher of the two, not both
✕ *"I'll file for spousal now and switch to my own at 70."*	Only possible for people born before January 2, 1954; survivors can still do it
✕ *"My government pension cuts my widow's benefit."*	That offset was repealed in January 2025
✕ *"Waiting to 70 only matters to me."*	**The higher earner's delay sets the survivor's check for life**

Want to see this on your own records?

We model both spouses' claiming ages side by side, including what the survivor keeps, so you can see the trade-offs before you file.

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SCAN TO GET IN TOUCH

This fact sheet is general education about Social Security rules as of 2027. It is not tax, legal or investment advice, and it does not describe any particular person's benefits. Goat Planning is not affiliated with or endorsed by the Social Security Administration or any government agency, and SSA makes the final decision on every claim. All examples are hypothetical, assume a full retirement age of 67, ignore future cost-of-living increases, and are not guarantees. The 2028 figures are announced each October and replace the 2027 figures shown. Questions about taxes should go to a tax professional, and questions about marriage, divorce or estate documents to an attorney.

Sources: SSA 2027 cost-of-living fact sheet · SSA normal retirement age table · SSA benefits for spouses calculation · SSA family and survivor eligibility and amounts · SSA deemed filing, suspension, withdrawal and delayed retirement credit rules · SSA Handbook §311 · POMS RS 00615.320 (82.5% widow's limit) · SSA family maximum formula and 2027 bend points · SSA Social Security Fairness Act · 20 CFR 404.331, 404.335, 404.403.

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