

Motley Fool's *Rule Your Retirement* Newsletter

Short Guide to Social Security Spousal Benefits

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Social Security spousal benefits pay those who are eligible up to 50% of their spouse's retirement benefit. If you don't have a work history, spousal benefits will make up your entire Social Security check. Otherwise, you'll get the larger of either your own retirement benefit or the spousal benefit based on your spouse's work history.

Are You Eligible for Spousal Benefits?

Before you can get Social Security benefits as a spouse, you have to meet some eligibility requirements. The most important is that for you to get spousal benefits, your spouse has to have filed for retirement benefits. Until recently, one spouse could file for benefits and then immediately suspend them, allowing the other spouse to claim spousal benefit. However, a law change in late 2015 took away that right for those who didn't or weren't able to use the [file and suspend technique](#) before May 2016.

In addition, other requirements apply to spousal benefits. You generally must be 62 or older to claim, with the only exception being that spouses of any age can get benefits if they are caring for a child who gets Social Security benefits based on the working spouse's work history. Eligible children include minors, full-time high school students, and certain disabled children of any age.

Finally, you need to meet the minimum time requirements for the length of your marriage. Typically, you must be married for at least one year before filing for spousal benefits. However, if you are both natural parents of a minor child, the one-year minimum doesn't apply.

Can Ex-spouses Get Spousal Benefits?

In some cases, you can get spousal benefits on your ex-spouse's work history if you're divorced. The key question here is whether you were married for at least 10 years. If not, then you're not entitled to spousal benefits. In addition, if you've remarried, you can't claim spousal benefits based on an ex-spouse's work history.

Divorced spouses can claim spousal benefits once they've been divorced for at least two years. Unlike spouses who are still married, the ex-spouse doesn't need to have filed for benefits and need only be eligible to file for them in order to trigger spousal benefit rights.

How Do My Spousal Benefits Fit With My Regular Retirement Benefit?

One thing that trips up many Social Security recipients is that they think they'll get *both* their retirement benefit *and* a spousal benefit. Technically, that can be true, but you'll never get the two amounts added together. Rather, you always get the amount of any retirement benefit you're entitled to get based on your own work history. Then, if the spousal benefit amount would be higher, Social Security supplements your retirement benefit to bring you up to the larger amount. So as an example, if you're entitled to \$800 per month under your own work history and \$1,000 per month from spousal benefits, then you'll get \$1,000: \$800 from your own benefit, and a \$200 add-on from spousal benefits.

Under current law, you're automatically deemed to have filed for spousal benefits at the same time that you file for retirement benefits. The only exception is that for those who turned 62 in 2015 or earlier, the right exists to [restrict an application for Social Security benefits](#) *only* to spousal benefits. Even then, those who qualify for that exception have to wait until full retirement age to claim their spousal benefits under a restricted application scenario.

Get the Spousal Benefits You Deserve

This short guide provides the basics of spousal benefits under Social Security, but there's a whole lot more information available for you to look at. The [Social Security Administration's spousal benefits retirement planner](#) is an excellent resource, giving you more detailed information about how to qualify, how much you'll receive, and how you can apply online for benefits, as well as information on benefits that the rest of your family might be eligible to get.

Spousal benefits are an important resource for millions of Americans. Make sure you understand how they work and tap into them to make your retired years more financially comfortable and secure.