



Financial Planning Tips

Test Your Knowledge of Social Security Spousal Benefits

(Updated: 12/11/2017)

Social security spousal benefits are designed to provide retirement income to spouses who've earned significantly less than their spouses have during their working careers. So, if your social security income is less than half that of your spouse's, you may be eligible to receive a social security spousal benefit to make up the difference.

For example, Jon, age 70, has been married to Patty for 40 years. Jon reached full retirement age at 66 years old, but he waited until age 70 to claim his social security retirement benefits, earning him delayed retirement credits. When Patty reached her full retirement age, she filed for spousal benefits based on Jon's record.

True or false?

Patty's social security spousal benefits will be 50 percent of Jon's retirement benefits, including his delayed retirement credits.

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Answer: False.

Once Patty reaches full retirement age, she is eligible for a maximum spousal benefit equal to half of Jon's primary insurance amount, or the amount Jon would have received at his full retirement age. Spousal benefits do not increase with delayed retirement credits.

If Jon were to die before Patty, however, her survivor's benefit would be based on the amount Jon was claiming at the time of his death. This would include Jon's delayed retirement credits.