

# SPouses Have a Significant Benefit

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Social Security benefits are an important financial asset for married couples and individuals. This is especially true when looking at the power of SSA Spouse benefits. In cases where one spouse may have earned significantly more than the other, or a spouse stayed home to do the work of raising children and has a shorter work history, SSA Spouse benefits can help increase monthly payouts.

Regardless of your situation, Social Security will look at all possibilities to make sure both spouses receive the maximum benefit possible.

Even if you have not paid Social Security taxes, it's likely you'll be eligible to receive benefits on your spouse's record. If you did work and pay into Social Security, we will check eligibility based on your work record and your spouse's to see which amount is higher.

You can apply for spouse benefits the same way that you apply for benefits on your own record. You can apply for reduced benefits as early as age 62, or for 100 percent of your full retirement benefits at your "full retirement age." You can find your full retirement age, based on your birth year, at <http://www.socialsecurity.gov/pubs/ageincrease.htm>.

The benefit amount you can receive as a spouse, if you have reached your full retirement age, can be as much as one-half of your spouse's full benefit. If you opt for early retirement, your benefit may be as little as a third of your spouse's full benefit amount.

If your spouse has already reached full retirement age but continues to work, your spouse can apply for retirement benefits and request to have the payments suspended until as late as age 70. This would allow the worker to earn delayed retirement credits that will mean higher payments later, but would allow you to receive your spouse's benefit.

You can also apply for spouse benefits based on the earnings record of an ex-spouse or deceased spouse if you were married for at least 10 years. Spouses can consider a number of options and variables. We make it easier to navigate them. A good place to start is by visiting our benefits planner at <http://www.socialsecurity.gov/planners>. Take note of the "Benefits As A Spouse" section.

If you are ready to apply for benefits, the fastest, easiest, and most convenient way is to apply online! You can do so at <http://www.socialsecurity.gov/applyonline>.

Whether you receive benefits on a spouse's record or your own, rest assured we will make sure you get the highest benefit we can pay you. Learn more at <http://www.socialsecurity.gov>.