

Social Security Column

What You Should Know About Social Security if Your Spouse Passes Away

The death of a spouse is among the most stressful life events. Losing a spouse can be devastating both emotionally and financially. You can depend on us during this difficult time.

Can I get surviving spouse benefits?

When your spouse passes away, you may be able to get benefits as a surviving spouse – even if you’re divorced. Eligibility depends on several factors:

Age – You may be eligible for survivor benefits:

- If you are age 60 or older.
- As early as age 50, if you have a disability and are unable to work.
- At any age if you’re caring for your deceased spouse’s child who is younger than 16 or who developed a disability before age 22. Note: Children (including stepchildren, grandchildren, step-grandchildren, and adopted children) may be eligible for survivor benefits, too.
- **Employment** – You may be able to work and get survivor benefits. It depends on your age and how much you’re earning. If you’re younger than full retirement age, you’re subject to an earnings limit. To learn more about working and getting benefits, read this [blog article](#).
- **Benefit status** – If you already receive retirement or disability benefits on your own work record, you may be due survivor benefits if they’re greater than your own. You won’t receive both – you’ll get the higher amount.

How much will I get as a surviving spouse?

Social Security benefits are based on a worker’s lifetime earnings. As a surviving spouse, you may receive between 71.5% and 100% of your deceased spouse’s benefit. The longer you wait to apply – up until your full retirement age

– the higher your monthly benefit amount will be.

When should I apply for survivor benefits?

When your spouse dies, we recommend you call us right away at 1-800-772-1213 about our \$255 lump sum death payment. You’ll also want to discuss monthly benefits for you and your family.

You have options. You may be able to get benefits as a surviving spouse while delaying your own retirement benefit, if it’s higher. Or, you may want to receive a reduced retirement benefit, then wait until later to apply for a higher survivor benefit.

Please contact us to speak with a representative so you can decide what’s best for you.

How do I apply for survivor benefits?

You must make an appointment by calling us at 1-800-772-1213.

If you already receive spouse benefits, you will automatically be converted to surviving spouse benefits. No application is needed. However, you should contact us to apply for the one-time only \$255 lump sum.

You cannot apply for survivor benefits online.

What if I’m divorced?

You may be able to get benefits as a surviving divorced spouse if you were married at least 10 years, even if your spouse had remarried. You must be at least age 60, or 50 if you’re disabled, and you must be single – unless your remarriage occurred after age 60. Note: We may be able to pay divorced spouse benefits while your former spouse is living.

For more information, check out our Survivors Benefits publication and our Survivor benefits page. Please call us if you have questions or to schedule an appointment for yourself or a child.

Please share this important information with your loved ones and other surviving spouses – and post

You May Be Able to Work and Receive Social Security Benefits

“Can I work and get benefits?” is perhaps one of the most common questions we’re asked. The answer depends on your age and your earnings.

Our rules about working and getting retirement, spouse, or survivor benefits are based on earnings limits. If you’re getting benefits now (or will in the future) and plan to work, you should understand these limits so you can avoid being overpaid.

When you receive benefits from us, you must report any changes that could affect your eligibility or payment amount. That includes changes in your work. Overpayments can occur if you underestimate your earnings or don’t report your earnings in a timely fashion.

Note: If you receive Social Security disability benefits or Supplemental Security Income payments, different rules apply. You must report all your earnings to us.

Annual earnings limits

These are the earnings rules if you receive retirement, spouse, or survivor benefits.

If you are younger than full retirement age (referred to as FRA) for the entire year, you can earn up to \$23,400 in 2025, and your benefits will not be reduced. If you told us you expect to earn more than \$23,400 in 2025, we will deduct \$1 from your benefits for each \$2 you earn above the annual limit. If you reach FRA in 2025, you can earn up to \$62,160 between January and your birthday month. We will deduct \$1 from your benefits for each \$3 you earn above \$62,160 until the month you reach FRA.

If you are full retirement age or older, there is no earnings limit. Only your wages count toward the earnings limit. We don’t count pensions, annuities, in-

vestment income, interest, veterans or other government benefits. If you’re self-employed, we consider only your net earnings from self-employment.

Special monthly rule

If you retire mid-year, you may already have earned more than the annual earnings limit (\$23,400 in 2025). That’s why there is a special rule that may apply the first year of retirement. Under this rule, your benefits will not be reduced if you earn less than \$1,950 in each of the remaining months.

For examples of how the rules work, read “How Work Affects Your Benefits.” You may also want to use our earnings test calculator to determine how your earnings could affect your benefit payments.

We adjust your benefits based on the earnings estimate you provided. If your earnings will be different from what you originally told us, let us know right away by calling 1-800-772-1213. Timely reporting of any changes can help us pay you the correct amount. Next year your employer will report to us your actual 2025 earnings. If you receive payments you aren’t eligible for, we’re required by law to adjust your benefits or recover the overpayment.

Your benefits may increase based on your earnings

If we withhold some of your benefits due to your earnings, your benefit amount will increase when you reach FRA.

Your earnings from work may also increase your monthly amount. Each year we automatically review the records for everyone getting benefits who work. If your latest year of earnings are one of your highest years, we’ll refigure your benefit and pay you any increase you are due.

To learn more, visit our [Receiving Benefits While Working](#) page.