

# What You Need To Know About Social Security Spousal Benefits Calculations: Quick Reference Guide

Even if you haven't worked at a job that allowed you to earn Social Security credits (or quarters), you may be eligible for a spousal benefit on the record of a working spouse.

At Full Retirement Age (FRA), the spousal benefit is half of the worker's Primary Insurance Amount (PIA).

You may be wondering how much you'll get from Social Security spousal benefits. Let's look at some examples.

## Non-Working Spouse: Full Retirement Age

Full Retirement Age Benefit Amount	Age	Percentage of Full Retirement Age Benefit Received	Benefit Amount
\$2,000	67	50%	\$1,000

Spousal Benefit at **Full Retirement Age**

If a non-working spouse decides to receive their spousal benefits BEFORE their Full Retirement Age, they would earn a smaller percentage of their working spouse's Primary Insurance Amount (PIA). However, their working spouse MUST have already filed for benefits for them to be eligible.

## Non-Working Spouse: Will Claim Social Security Early

Full Retirement Age Benefit Amount	Age	Percentage of Full Retirement Age Benefit Received	Benefit Amount
\$2,000	64	37.5% ↓	\$750 ↓

Spousal Benefit **if Claiming 3 Years Early**

If both spouses decide to retire early, in this case, three years before their Normal Retirement Age, then both of their benefit amounts are reduced.

## Non-Working Spouse: Will Claim Social Security Early

Full Retirement Age Benefit Amount	Age	Percentage of Full Retirement Age Benefit Received	Benefit Amount
\$2,000	64	37.5% ↓	\$750 ↓

Spousal Benefit **if Claiming 3 Years Early**

## Working Spouse: Will Claim Social Security Early

Full Retirement Age Benefit Amount	Age	Percentage of Full Retirement Age Benefit Received	Benefit Amount
\$2,000	64	80% ↓	\$1,600 ↓

Own Benefit **if Claiming 3 Years Early**

For two working spouses, the rules are basically the same, except the working spouse with the lower benefit amount will receive EITHER their own benefit amount OR the spousal benefit from their spouse, whichever is higher.

Social Security does not add the two benefits together, they pay the higher of the two amounts.

## Working Spouse A

Full Retirement Age Benefit Amount	Age	Own Benefit	Benefit Received
\$2,000	67	\$2,000	\$2,000

Spouse A's Own Benefit Will be Paid

## Working Spouse B

Full Retirement Age Benefit Amount	Age	Own Benefit	Benefit Received
\$800	67	\$800	\$1,000

50% of Spouse A's Benefit Will be Paid

Now that you've explored how Social Security spousal benefits are calculated, you may have a better understanding of how they work. If you're curious about your **own** situation, you can use the spousal benefits calculator at [ssa.gov/benefits/calculators](https://ssa.gov/benefits/calculators) to get an estimate of your benefits or create a my Social Security Account (mySSA) at [ssa.gov/myaccount](https://ssa.gov/myaccount) to view your own Social Security information.