

Key Wealth Institute

Smart Social Security Strategies for Married Couples: A Comprehensive Guide

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For many couples, Social Security will be their longest-lasting and most inflation-protected stream of income in retirement. Spouses have separate earnings history but shared household goals, so coordinating claims can meaningfully increase lifetime income and survivorship protection. Correctly navigating these rules, especially spousal and survivor benefits, the timing of claims, the earnings test, and tax treatment, can add tens of thousands of dollars to lifetime income.

How Social Security treats couples — and what “spousal benefits” really mean

Each spouse earns a retirement benefit from their own covered work record. In addition, a lower earning (or non-earning) spouse may qualify for a benefit based on the higher earner’s record — commonly called a spousal benefit. At full retirement age (FRA), the spousal benefit can total up to 50% of the worker’s “primary insurance amount” (PIA). If claimed early, it’s permanently reduced; for those born 1960 or later (whose FRA is 67), starting at

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62 can reduce the spousal benefit to 32.5% of the higher earner's PIA. The spousal amount cannot exceed 50% at FRA and is solely based on the higher earner's PIA — not any extra credits they earn by delaying their own benefit.

To collect spousal benefits from a current spouse, that spouse must be receiving their own retirement benefit.

(A key exception applies to certain divorced spouses, discussed below.) If you're eligible for both your own retirement benefit and a spousal benefit, Social Security pays your own first and then "tops up" to the higher spousal amount if applicable — you do **not** receive both in full. This "deemed filing" framework now applies at and beyond FRA for those born January 2, 1954, or later.

Social Security Full Retirement Age

If you were born in:	Your full retirement age is:
1943 – 1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

Source: ssa.gov

Social Security Spousal Benefits

Your age	% of your spouse's FRA benefit you will receive
62	32.50%
63	35.00%
64	37.50%
65	41.66%
66	45.83%
67	50.00%

Source: ssa.gov

Deemed filing and the loss of "restricted application"

Prior to the Bipartisan Budget Act of 2015, one could file a "restricted application": collecting only on spousal benefits while accruing delayed credits on their own benefit up to age 70. BBA 2015 closed this loophole for anyone born after January 2, 1954. Today, when you file for either your retirement or spousal benefit, you are "deemed" to have filed for both — and you'll be paid the higher of the two. Survivor benefits are not subject to deemed filing.

Why spousal benefits don't get bigger after FRA

Your own retirement benefit grows if you delay beyond FRA, via delayed retirement credits of 8% per year for those born in 1943 or later, which accrue through age 70. But spousal benefits do not earn those credits, and thus do not increase if you wait past FRA. The clean takeaway: delay can raise the worker's benefit and, later, the survivor's benefit; but it can't increase a spousal benefit above 50% of the worker's PIA at the spouse's FRA.



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Survivor benefits — and why the higher earner's claiming age often matters most

When one spouse dies, the survivor generally receives the higher of the two benefits the couple had been receiving (or were entitled to receive). Importantly, if the higher earner delayed benefits, those accrued credits carry through to the survivor, permanently increasing their benefit. Therefore, delaying the higher earner's claim is often less about the couple's income in their late 60s and more about protecting the survivor — frequently the spouse likely to live longer.

Survivor benefits can begin as early as age 60 (age 50 if disabled), with reductions for early claiming, or at any age if caring for a child under 16 or a child with a qualifying disability. A survivor can choose which benefit to start first — retirement or survivor — and switch later to the other if it will pay more; deemed filing does not apply to survivors.

The earnings test if you work while collecting

If you claim before FRA and continue working, Social Security's earnings test may temporarily withhold some or all your monthly benefit. In 2026, the annual limit is \$23,480 before FRA (with \$1 withheld for every \$2 you earn over that limit) and \$65,160 in the calendar year you reach FRA (with \$1 withheld for every \$3 you earn over that amount, counting only earnings before the month you reach FRA). Withholdings are not lost — your benefit is recalculated at FRA to credit you for months withheld. After FRA, the earnings test disappears.

Divorced spouses — critical eligibility differences

Divorced individuals can receive a spousal benefit if the prior marriage lasted at least 10 years, they're age 62 or older, currently unmarried, and their own retirement benefit is less than half of the ex-spouse's PIA. Importantly, if you've been divorced for at least two years and your ex is at least 62 and fully insured, you may be "independently entitled"—you can claim on your ex's record even if your ex hasn't filed yet.

Child-in-care spousal benefits — an underused protection

A spouse of any age can receive an unreduced spousal benefit if caring for the worker's entitled child who is under age 16 or has a qualifying disability. For a spouse between 62 and FRA, having an entitled child-in-care can also prevent the usual early claiming reduction for months the child is in care. These provisions can be pivotal for families navigating later life parenthood or a disabled adult child.

Taxes on Social Security benefits — what couples should expect

Social Security benefits may be taxable at the federal level depending on your combined income, which equals your adjusted gross income plus nontaxable interest plus one-half of your annual Social Security benefits. For joint filers, combined income between \$32,000 and \$44,000 can make up to 50% of benefits taxable; above \$44,000, up to 85% may be taxable. For single filers, the thresholds are \$25,000 and \$34,000. These thresholds aren't indexed to inflation, so more retirees are affected over time. Couples can ask the Social Security Administration (SSA) to withhold federal taxes to avoid a year-end surprise or follow IRS Publication 915 to calculate their exact liability.

Major update for public sector pensions (WEP/GPO changes)

Historically, the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) reduced Social Security benefits for people who also received a pension from work not covered by Social Security (common among certain teachers, police, firefighters, and some federal employees). Under the Social Security Fairness Act signed January 5, 2025, SSA no longer applies WEP and GPO to benefits payable for months after December 2023, and the agency has been adjusting payments and issuing catch-up amounts. If you or your spouse has a non-covered pension, this change could increase spousal or survivor benefits and (where applicable) restore previously reduced worker benefits. Always confirm your situation with SSA, as implementation details and notices are individualized.

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Coordinated strategies that often help couples

Because spousal benefits don't grow after FRA but survivor benefits reflect the higher earner's delayed credits, many couples are best served when the higher earner delays while the lower earner starts when it fits the family's cash flow and health profile. The following case studies show how this plays out.

Case 1

Uneven earners, longevity focus

Situation

David is 66 (FRA 67) with a PIA of \$3,000 at age 67. Maria is 65 with her own PIA of \$1,000 at 67. They expect long lives, and David's family history suggests he may live into his 90s.

Choices

If David files at 67, he'd get \$3,000/month. If he waits to 70, delayed retirement credits raise his benefit by about 24% to \$3,720/month. If Maria files at 67 on her own record, she'll get \$1,000; if she waits for a spousal benefit at her FRA, the maximum on David's record would be 50% of his PIA (\$1,500) if it's larger than her own. (Her spousal amount is based on David's PIA, not his higher delayed amount.)

Analysis

Suppose Maria claims her own \$1,000 at 67, and David delays to 70. They accept a little less income for three years to lock in David's larger benefit for both lifetimes and, crucially, for Maria if she outlives him. If David dies first, Maria steps up to David's (higher) benefit including his delayed credits (\$3,720/month in this simplified example), because survivor benefits reflect the deceased worker's benefit including those delayed credits.

When it helps most

This approach shines when the higher earner has strong longevity expectations, the couple can bridge income needs for a few years, or protecting the survivor's income is a top priority.

Case 2

Similarly high earners, simplicity and balance

Situation

Lena and Chris are both 67 with PIAs of \$2,600 and \$2,500, respectively. Neither spouse's spousal benefit would exceed their own retirement benefit (because half of the other's PIA is below their own PIA), so spousal strategy isn't relevant.

Choices

They can both claim at FRA for a full, immediate income, or one or both can delay toward 70 to increase individual and potential survivor benefits. Because spousal benefits don't grow after FRA, the only lever is delaying one's own retirement benefit.

Analysis

Many couples in this scenario split the difference: the spouse with weaker longevity or higher present income needs claims at or near FRA, while the other delays to raise the survivor floor.

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Case 3

Divorced spouse strategy

Situation

Pat (age 64) divorced Jordan after a 20-year marriage and hasn't remarried. Jordan is 66, fully insured, but hasn't filed.

Choices

Because the marriage lasted at least 10 years and Pat has been divorced for at least two years, Pat is independently entitled to claim on Jordan's record at 62 or later—even if Jordan never files. If Pat also qualifies for a retirement benefit on Pat's own record, deemed filing will coordinate the two and pay whichever is higher.

Analysis

Pat can evaluate whether claiming on the ex-spouse's record at FRA produces more than Pat's own benefit. If Pat expects strong longevity, delaying Pat's own retirement benefit could still be valuable, especially if Pat eventually switches from a divorced spousal benefit to Pat's higher retirement benefit at 70 (subject to deemed filing rules if born January 2, 1954, or later). Model both paths carefully.

Case 4

Working while claiming

Situation

Jordan (from Case 3) is 63, wants to claim now, and expects \$35,000 of wages this year.

Consideration

Because Jordan is under FRA, the retirement earnings test will withhold \$1 in benefits for every \$2 over the annual limit (\$23,480 in 2026). Suppose Jordan's pre-reduction benefit would have been \$1,800/month (\$21,600/year). With \$35,000 of earnings, Jordan exceeds the limit by \$11,520, and SSA would withhold \$5,760 ($\$11,520 \div 2$). That could mean roughly three months of benefits withheld. At FRA, SSA will recalculate to credit Jordan for the withheld months.

Case 5

Public sector pension update

Situation

Kim worked for a non-covered state school system and receives a pension. In the past, Kim's spousal benefit on Alex's record would have been reduced by the GPO, and Kim's own worker benefit could have been reduced by the WEP.

What's Changed

With the Social Security Fairness Act, SSA no longer applies WEP or GPO to benefits payable January 2024 and later; SSA has been issuing adjustments and catch-up payments where due. Kim's spousal and survivor benefits on Alex's record may be higher than previously expected.

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Practical timing considerations to anchor your plan

A few timing rules help you avoid costly surprises. First, understand your FRA (it's 67 for those born in 1960 or later). Filing before FRA reduces benefits permanently; filing after increases only your own benefit via delayed credits, not a spousal benefit. Second, survivor benefits have more flexibility: you can take one type first and switch later; survivor claims aren't subject to deemed filing. Finally, if you intend to delay your retirement benefit past 65, enroll in Medicare on time to avoid late enrollment penalties even if you're waiting to claim Social Security.

How taxes and cash flow fit together

Even with careful claiming, taxes can surprise couples the first year they receive benefits. Because combined income includes half of your Social Security plus other income such as wages, RMDs, dividends, and municipal bond interest, simply adding Social Security on top of an existing income plan can push you across the 50% or 85% taxation thresholds. Consider coordinating withdrawals (e.g., Roth vs. pretax), charitable giving strategies, or setting up withholding through SSA to smooth cash flow and avoid underpayment penalties. Publication 915 and SSA's FAQs are the primary references.

Putting it all together

For most married couples, the central principle is simple: the higher earner's decision has an outsized impact on the household's lifetime and survivor income. Because spousal benefits don't grow after FRA but survivor benefits do reflect delayed retirement credits, delaying the higher earner often protects the surviving spouse — especially important when health, age differences, or family longevity suggest one spouse may outlive the other by many years. Meanwhile, the lower earner can file earlier or at FRA to meet income needs, understanding that their spousal benefit will be capped at 50% of the higher earner's PIA at their own FRA.

Coordinating all of this with work plans (to avoid unnecessary earnings test withholdings), the new WEP/GPO landscape (for those with non-covered pensions), and tax thresholds (to manage the 50%/85% taxation tiers) is what turns Social Security from a static program into a strategic asset. A thorough plan weighs cash flow timing, health outlook, survivor needs, and tax efficiency — and then sets clear filing dates, with calendar reminders for Medicare and survivor options.

For more information, [please contact your advisor](#).

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