

Social Security filing strategies at a glance

This publication provides an overview of several common filing strategies, as well as a summary of the benefits available to eligible retirees, survivors, and children. Please keep in mind, however, that the rules on who can use these strategies are complex. Please consult the Social Security Administration for details on whether any of these strategies may apply to you.

STRATEGY/BENEFIT	AVAILABILITY	QUALIFICATIONS	OTHER CONSIDERATIONS	PURPOSE
Withdrawal of application (payback)	MARRIED	Must be withdrawn within first 12 months after you begin retirement benefits. Unavailable after 12 months of receiving benefits. No age requirement to withdraw. Must contain written consent from others who received benefits based on your application.	Requires payback of all benefits – including spousal and childrens' benefits – received (at no interest). Must obtain written consent from others who received benefits based on your application. You can use this strategy only once.	Start receiving benefits later, with a potentially larger benefit.
	DIVORCED			
	SINGLE			
	SURVIVOR			
Suspension of benefits	MARRIED	Must be at full retirement age (FRA) or older (up to age 70) and already receiving personal retirement benefits.	No payback required. Individual benefit stops. This would cause a stop in spousal benefits and anyone else receiving benefits based on your record. Spousal benefits do not earn DRCs. Divorced spousal benefit does not stop. You can start benefits again later. Payments will automatically start again the month you turn age 70.	The individual benefit you previously received grows by delayed retirement credits (DRCs) of 2/3 of 1% per month or 8% per year after the suspension. Could also enhance the surviving spouse's benefit.
	DIVORCED			
	SINGLE			
	SURVIVOR			
Retirement benefits	MARRIED	Married for one year or married for less than one year and the parent of worker's child. Spousal benefit is based on 50% of other spouse's PIA or the difference between 50% of spouse's PIA and own benefit. Spouse claiming a spousal benefit must be age 62 or older. Other spouse must qualify for own benefits and have already filed for benefits.	See back for other special spousal strategies that might be available depending on spouses' ages.	Allows you to receive a spousal benefit of 50% of spouse's PIA if it is greater than your own PIA.
Retirement benefits	DIVORCED	Married for at least 10 years before the divorce. Both former spouses must be age 62 or older. The former spouse applying for a divorced spouse's benefit must be currently unmarried. Divorced spousal benefit is 50% of PIA of other former spouse, and must be greater than your own PIA.	The amount of a divorced spouse's benefit has no effect on the ex-spouse and their current spouse. If you remarry but are subsequently widowed or again divorced, you are still eligible to collect on your former spouse's record. If you are divorced for at least two years, and if you and your ex-spouse are at least age 62, you can get benefits even if your ex-spouse is not yet retired. Your benefit as divorced spouse may be reduced if taken before your FRA.	Allows you to receive a spousal benefit of 50% of ex-spouse's PIA if it is greater than your own benefit.
Retirement benefits	ELIGIBLE CHILDREN	Under age 18, up to age 19 if still in high school full time. Any age if disabled before age 22. Child must be unmarried.	Parent must be retired and receiving Social Security retirement benefits. Family maximum applies. Benefit may be limited if child works and has earned income.	An eligible child receives 50% of either retired parent's PIA, whichever is greater, but not both. Subject to age restrictions.
Survivor benefits	WIDOWED	Age 60 or over (or age 50 if disabled). Married for at least nine months before death occurred, or married and the parent of deceased's child. Amount of survivor benefit is 100% of deceased spouse's PIA or spouse's actual benefit if deceased was receiving benefits and not less than 82.5% of spouse's PIA. But those benefits will be reduced if taken prior to surviving spouse's FRA. (71½% of PIA from age 50 through age 59 for disabled widow.)	If survivor remarries before age 60, surviving spouse is not eligible for survivor benefits unless and until that marriage ends. If survivor remarries at or after age 60 (or age 50 if disabled), surviving spouse is entitled to the survivor benefits based on the work record of the deceased spouse.	Provides survivor benefit to the widow or widower as early as age 60 if they were married at least nine months prior to the spouse's death, or if married and the parent of deceased's child. Widow or widower can take a survivor's benefit only and then switch to own personal benefit at age 62 or older.
	DIVORCED	Age 60 or over (or age 50 if disabled). Must have been married for 10 years or more. Cannot collect survivor benefit until age 60. Amount of survivor benefit is 100% of former deceased spouse's PIA, or deceased ex-spouse's actual benefit if deceased was receiving benefits, but reduced if taken prior to surviving divorced spouse's FRA.	If survivor remarries before age 60, the surviving divorced spouse is not eligible for survivor benefits unless and until that marriage ends. If the survivor remarries at or after age 60 (or age 50 if disabled), the surviving divorced spouse is entitled to the survivor benefits based on the work record of the deceased former spouse.	Provides survivor benefit to the divorced widow or widower as early as age 60 (or age 50 if disabled) if married for at least 10 years. Divorced widow or widower can take a survivor's benefit only and then switch to own personal benefit at age 62 or older.
	ELIGIBLE CHILDREN	Under age 18, up to age 19 if still in high school full time. Any age if disabled before age 22. Child must be unmarried.	The deceased parent must have been currently or fully insured under Social Security rules. Family maximum applies. Benefit may be limited if the child works and has earned income.	An eligible child receives 75% of deceased parent's PIA. Subject to age restrictions. If both parents are deceased, child gets 75% of the parent's PIA that is the higher of the two.
	WIDOWED with ELIGIBLE CHILDREN DIVORCED with ELIGIBLE CHILDREN	Widowed or divorced survivor can be any age if caring for eligible child. Child must be under age 16 or disabled before age 22.	The caretaker widow(er) or caretaker divorced spouse receives 75% of the deceased spouse's PIA. Maximum family benefit applies. The caretaker benefit stops when the youngest child reaches age 16, unless caring for child disabled before age 22. The divorced spouse is not required to have been married to the deceased for 10 years. Family maximum applies.	Provides a caretaker widow(er) or caretaker surviving divorced spouse with a flat 75% of deceased spouse's PIA regardless of number of eligible children.

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Remaining Social Security filing strategy changes after the 2015 Bipartisan Budget Act

As of May 1, 2016, individuals at full retirement age can no longer file and suspend for the purpose of activating a spousal or dependent's child's benefit.¹

STRATEGY/BENEFIT	AVAILABILITY	QUALIFICATIONS	OTHER CONSIDERATIONS	PURPOSE
File restricted for spousal benefit only	MARRIED	Married for one year or longer, or married and the parent of Spouse B's child. Spouse A must qualify for their own benefits and be at FRA or older and have been born on or before 1/01/1954. Spouse B must also qualify for their own benefits and have already filed, or Spouse B was at FRA and filed and suspended on or before April 30, 2016 to enable a spousal benefit.	Upon FRA, Spouse A may file restricted in order to collect 50% PIA of Spouse B for a spousal benefit only. Spouse A's own benefit grows by DRCs of 2/3 of 1% per month or 8% per year until age 70. When Spouse A turns age 70, Spouse A switches to start receiving A's own increased benefit.	Allows Spouse A to receive a spousal benefit only from FRA to age 70, so Spouse A's own benefit can increase by delayed retirement credits (DRCs) until age 70. When Spouse A turns age 70, Spouse A switches to his/her own increased benefit. Spouse B receives his or her own benefit.
File restricted for divorce spousal benefit only ²	DIVORCED	Must be eligible for divorced spouse retirement benefits: married for at least 10 years then divorced and Divorced Spouse A not remarried. Divorced Spouse A must qualify for own benefits, have been born on or before 1/01/1954, be at FRA or older, and not remarried. Spouse B must be age 62 or older and collecting own benefit OR age 62 or older and the divorce occurred at least two years ago.	Upon FRA, Divorced Spouse A may file restricted in order to collect 50% of former Spouse B's PIA, while allowing A's own benefit to grow by DRCs of 2/3 of 1% per month or 8% per year until age 70. When Divorced Spouse A turns age 70, Divorced Spouse A switches and starts collecting A's own increased benefit.	Allows Divorced Spouse A to receive a spousal benefit only from FRA to age 70, so Divorced Spouse A's own benefit can increase by DRCs until age 70. When Divorced Spouse A turns age 70, Divorced Spouse A switches to their own increased benefit. Has no impact on Divorced Spouse B's own benefits or on Divorced Spouse B's new spouse's benefits.

Special strategy for survivor benefits (not impacted by 2015 Bipartisan Budget Act).

Change of benefits	WIDOWED or DIVORCED SURVIVOR	Must be eligible for survivor benefits as a widow or widower, or as a divorced survivor. Survivor can receive survivor benefits as early as age 60, but reduced even if survivor qualifies for own retirement benefits that are more than their survivor benefits. Survivor can start receiving the survivor benefit as early as age 60 and switch to their own benefit as early as age 62. OR survivor can start receiving own benefit at age 62 and switch to survivor benefit anytime later.	Survivor can receive own benefit at a reduced rate and then at FRA receive their full benefit (100% of the deceased spouse's benefit amount) or survivor's own benefit.	To begin a survivor benefit prior to Social Security retirement eligibility. To grow one's own retirement benefit while collecting a survivor benefit only and switch to their own increased benefit later.
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IMPORTANT NOTE: Any individual who receives a Social Security benefit (including a worker, spouse, divorced spouse, or survivor) prior to FRA is subject to the earnings cap rules if the individual is working while receiving the Social Security benefit. In 2021, someone under FRA who is receiving a Social Security benefit can earn up to \$18,960 per year and not have Social Security benefits cut. If they earn more than that figure, the Social Security benefit is cut \$1 for every \$2 exceeding the cap. That cap increases to \$50,520 per year if the individual turns age 66 in 2021 and the benefit cut is \$1 for every \$3 exceeding the cap. After the first of the month when the individual turns age 66 and 2 months in 2021, an earnings cap no longer applies.

¹FRA = full retirement age (FRA) of 66 for those born 1954 or earlier. Social Security assumes you are one year older the day before your actual date of birth.

²A divorced spouse (A) may claim a spousal benefit from the former spouse's (B) work record if they were married for at least 10 years, Spouse A is age 62 or older and unmarried, Spouse B is age 62 or older, Spouse B started to receive B's own benefit, OR the divorced couple have been divorced for at least two years.

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