



Ask Bob: When can I collect Social Security spousal benefits on my husband's work record?

A reader is unable to claim Social Security under her own work record and would like to claim under her husband's work record. When can she do that and what would she receive? Adviser Kathleen Campbell provides the answers.

ROBERT POWELL, CFP | September 21, 2021

Question

I am 63 now and my husband is going to be 66 in October. He is still working, I am not. I am missing four credits to collect my own Social Security and I know I could get part of his. So, my question to you is, when can I collect my Social Security on his benefits? Is it half of what he would receive? And can I collect on his benefits if he is not collecting yet?

Answer

The wife can start collecting spousal benefits once the husband starts collecting his benefits, not beforehand, says Kathleen Campbell, founder of [Campbell Financial Partners, LLC](#).

“Her benefit will be as much as half of what is referred to as the husband’s “primary insurance amount”, which is the amount he would receive at his full retirement age filing date,” she explains. That date varies depending on birth year, but is sometime between age 66 and 67.

Campbell says, “If the wife waits until her full retirement age, she would collect 50% of the husband’s primary insurance amount. However, if she files earlier, between her current age and her full retirement age, then her benefit will be reduced.” The reduction percentage calculation is 5/9 of 1% for each month prior to her full retirement age, up to 36 months. If she files more than 36 months prior to her full retirement age, the benefit is further reduced 5/12 of 1% for each additional month.

The Social Security Administration website actually has some excellent calculators, Campbell notes. “So, if she wants to file early, she could approximate her benefit by using one of the calculators on the [ssa.gov](#) website.”

Got questions? Get answers!

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