2025 · AM I ELIGIBLE FOR SOCIAL SECURITY BENEFITS AS A SURVIVING SPOUSE?

RETIRE RIGHT FINANCIAL PLANNING

START HERE

Has your spouse (ex-spouse) passed away?

- No → See "Am I Eligible for Social Security Benefits As A Spouse?" flowchart.
- Yes → Did a divorced spouse pass away?
  - No → Are you caring for a child that is yours and your late spouse's, who is collecting dependent care benefits on your spouse's record and is under age 16 or became disabled prior to age 22?
    - No → Were you married for at least 9 months, or was the death accidental?
      - No → Sorry, you are likely not eligible for survivor benefits (unless your spouse's death meets one of the other limited exceptions to the 9-month duration of marriage requirement).
      - Yes → Did you remarry?
    - Yes → You are entitled to 75% of survivor benefits regardless of your age at least until the child turns 16 (or beyond if disabled).
  - Yes → Are you caring for a child that is yours and your late spouse's, who is collecting dependent care benefits on your spouse's record and is under age 16 or became disabled prior to age 22?
    - Yes → You are entitled to 75% of survivor benefits regardless of your age at least until the child turns 16 (or beyond if disabled).
    - No → Did your marriage last at least 10 years?
      - No → Sorry, you are not eligible for survivor benefits on your ex-spouse's record.
      - Yes → Did you remarry?

Did you remarry?

- No → You are eligible for survivor benefits on your deceased spouse's (or ex-spouse's) record.
  - How old will you be when you collect benefits on your spouse's record?
    - FRA or older: Benefits will be 100% of deceased spouse's benefits.
    - Between 60 and FRA (or 50 and FRA if you are disabled and the disability started before or within 7 years of your spouse's death): Benefits will be 71.5-99% of deceased spouse's benefits.
      - Be mindful of the earnings test (if you are still working), as it may reduce the amount of survivor benefits you receive.
- Yes → Did you remarry before turning 60 (50 if disabled)?
  - No → You are eligible for survivor benefits on your former spouse's record while married.
    - Did the subsequent marriage end in death or divorce?
      - Yes → You may be able to choose between former spouses to claim the greatest benefits.
      - No → Sorry, you are not eligible for survivor benefits, but you may be eligible for spousal benefits on your current spouse's record.
        - See "Am I Eligible for Social Security Benefits As A Spouse?" flowchart.
  - Yes → Did the subsequent marriage end in death or divorce?

See "Am I Eligible For Social Security Benefits If I Have Been Divorced?" flowchart.

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