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Social Security for Women: Claiming Strategies & Eligibility Explained

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Learn how women can optimize Social Security benefits due to longer life expectancies. Understand spousal, survivor and individual benefits, claiming strategies and eligibility requirements.

By Cynthia Pruemm

Taking a proactive approach to retirement planning is important for everyone, but it is becoming increasingly important for women due largely in part to longer life expectancies. In fact, one of the biggest concerns my female clients have is what will happen to their income if their husband dies first. So, in honor of Women's History Month, it's crucial that women understand their options—specifically when it comes to claiming Social Security benefits.

Social Security offers income you can't outlive and inflation adjustments to keep up with the cost of living. This year, the Social Security Administration says approximately 69 million Americans are expected to receive Social Security benefits each month with women being more reliant on those benefits than men. For beneficiaries who are age 65 and older, 44% of women receive at least half of their income from Social Security compared to 39% of men. As more women rely on these benefits, it's imperative that they understand the value of Social Security and how to navigate the administration's various rules and regulations.

For example, the type of benefits you receive depend on factors such as marital status, widowhood, divorce and whether or not you've individually paid into the system through your own employment. To start determining what kind of benefits you'll receive and when you should start claiming them, it's important to understand the basics of how the system works.

Social Security benefits can be claimed based on your own working record or your spouse’s working record. To claim individual benefits, you must be at least 62 years old and have paid into the system for at least 10 years. Although you can start claiming benefits at age 62, your monthly benefit will be reduced until you reach full retirement age. Your full retirement age is based on the year you were born. The full retirement age for individuals born in 1960 or later is 67. This means you won’t get the full benefit until you reach this age. If you decide to claim benefits at 62, you’ll get a reduced amount until you reach your full retirement age (FRA). Every year that you wait after FRA, your Social Security will increase by 8% compounded annually.

As for spousal Social Security benefits, eligibility requirements are different for married and divorced couples. If you’re married, you qualify for a spousal benefit if your partner is already claiming benefits, you’ve been married for at least a year and you’re 62 or are caring for a child who is under the age of 16 or is disabled.

If you’re divorced, you could be eligible to receive benefits based on your ex’s working record if your marriage lasted more than 10 years, you’ve never remarried, you’re at least 62, your ex qualifies for retirement or disability benefits and the benefits you would receive based on your ex’s working record is more than what you’d get on your own. You could be eligible for up to 50% of your spouse’s total benefit if you wait until your full retirement age to claim. If you claim benefits before then, your benefit amount will be permanently reduced. The rules change a bit if you’re widowed. Instead of claiming spousal benefits, you’ll claim survivor benefits.

Understanding and applying for Social Security benefits is a great way to build and achieve financial stability in your non-working years. If you’re nearing retirement age, or decades away, start having conversations with your spouse about Social Security. There are a lot more options than you might think when it comes to claiming these benefits. If you’re wondering how to get started, you can check eligibility requirements on the Social Security Administration’s website or call the agency directly. You can also talk to an adviser who has the expertise to help explain and guide you through your options.

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