



Social Security frequently asked questions

Social Security is an important aspect of retirement income for individuals nearing or at retirement age. While it was designed as a supplemental income source for retirees, Social Security income and survivorship benefits provide a basic foundation of lifetime income to build upon when planning for retirement. Understanding how it can best be integrated in retirement planning can help significantly. Below are some of the more commonly asked questions regarding Social Security benefits.

Q What are the rules for divorced spouses collecting on ex-spouses' earnings records?

A Divorced spouses must be at least age 62, have been married for at least 10 years and not currently married or entitled to higher benefits on their own record. They get traditional spousal benefits — 50% of primary insurance amount (PIA) at normal retirement age (NRA).

Q Does a divorced spouse have to wait until their former spouse files for Social Security benefits before collecting on an ex-spouse's earnings record?

A No. Divorced spouses are entitled to spousal benefits on former spouses' earnings records as long as they were married for at least 10 years. Divorced spouses can file for these benefits beginning at age 62 and when their former spouse becomes entitled to receive Social Security (at their age 62). In contrast, current spouses can't collect spousal benefits until the covered worker files for Social Security.

Q Does the earnings test apply to survivorship benefits?

A Yes. A widow(er) is entitled to survivorship benefits beginning at age 60 (age 50 if disabled). However, if the widow(er) is still working and they plan on collecting Social Security survivorship benefits, the earnings test applies. Currently the earnings test is \$23,400.¹ Meaning, for every \$2 earned above \$23,400, \$1 of Social Security benefits will be withheld.

¹ 2025 threshold.

Q What are the file and suspend rules as of April 29, 2016?

A Requests to file and suspend submitted on or after April 29, 2016, will be subject to a new set of rules. No one will be able to collect benefits on a worker's earnings record during a suspension. The new rules, authorized by the Bipartisan Budget Act of 2015, also specifically eliminate the lump-sum payout option, which can be particularly valuable for single people who have no spouse to collect a survivor benefit after their death.

Q What are the new rules for restricted applications as of December 31, 2015?

A Prior to the Bipartisan Budget Act of 2015, the age for restricted application filing was age 66. Under the new agreement, the age for restricted application filing is extended to age 70. This means that if you are eligible for both a spousal benefit and a benefit on your own work history, you will no longer have a choice of collecting just one benefit. Individuals will be forced into the highest benefit amount qualified for. No longer will someone be able to collect just a spousal benefit at 66 and later **switch** over to their own benefit. Anyone who turned 62 before December 31, 2015, will be grandfathered in and will come under the old rules and still have the ability to **switch** benefits.

Q If an individual never applied for Social Security and is well past the age of 70, can they apply for retroactive benefits?

A The individual would be able to collect 6 months of retroactive benefits.

Q How does the government capture the benefit reduction if someone is collecting Social Security before NRA and is working?

A Social Security will ask individuals collecting benefits to estimate their income for the upcoming year. If the income is above the income threshold of \$23,400,¹ they will reduce the benefits \$1 for every \$2 over the limit. They will withhold monthly benefits until this amount in total is withheld. After that, monthly benefit payments will resume. After the year is over and actual earnings are reported, any adjustments will be made.

Q If you are working while receiving Social Security benefits, do you continue to pay Social Security payroll tax?

A Yes.

Q If you have a married couple where the wife is age 62 and the husband is age 70 and the wife elects to file for her own benefit before NRA, do you use her wage-based earnings only, or do you use both of theirs if they file their income taxes jointly?

A Social Security verifies income by checking W-2s, not tax returns.

Q If the husband is age 64 and his wife is age 62 and the wife wants to collect a spousal benefit based on the husband's benefit, can the husband file and suspend his benefit?

A No. The husband would have to have been NRA by April 29, 2016, in order to file and suspend and allow the wife to collect a spousal benefit. After April 29, 2016, the husband would have to file and collect benefits in order for the wife to collect a spousal benefit.

Q If the husband and wife are approximately the same age and have the same PIA, can they both file and suspend their benefits at NRA to allow the other to claim a spousal benefit, and then file at 70 for their own benefits with delay credits?

A The file and suspend strategy was eliminated effective May 1, 2016. Spouses are no longer able to file and suspend and have a spouse collect spousal benefits. If benefits are suspended after May 1, 2016, all benefits from that record are suspended, and therefore a spouse or other qualifying beneficiary would not be able to receive benefits off the suspended record. If an individual was 62 or older as of December 31, 2015, they may still file a restricted application after NRA.

Q If a spouse collected their own retirement benefit early, does this reduction also apply to a survivorship benefit?

A No. Survivor benefit would be determined by the age of the individual when they apply for the survivor benefit.

Q Can a person who is not eligible for Social Security benefits under their own work record begin collecting spousal benefits at age 62?

A Yes. Keep in mind that at NRA, spousal benefits provide 50% of the covered worker's primary insurance amount. If a person elects spousal benefits prior to NRA, they will get between 35%–37% of the covered worker's primary insurance amount (not 50%). This is true regardless of how old the covered worker is when they begin collecting benefits. As previously noted, a current spouse cannot collect benefits on a covered worker's record until the covered worker has also filed for benefits.

Q Can a spouse begin taking benefits based on their own work history before NRA (and before the other spouse begins their own benefit) and then switch to a spousal benefit when the other spouse begins taking benefits (assuming the 50% spousal benefit is greater than their own)?

A Yes. However, the spousal benefit will be reduced because benefits are based on their own record commenced before NRA.

Q Can a worker start taking benefits based on their own work history at age 62 and then switch to a spousal benefit at age 66, or vice versa, if their spouse is currently collecting benefits?

A No. A worker will automatically be given the larger of their own benefit or the 50% spousal benefit. However, if the worker was 62 or older as of December 31, 2015, and they wait until NRA to collect benefits, a worker may choose which benefit to take, theirs or spousal. (Only applies if over age 62 by December 31, 2015. Otherwise, they will automatically be given the higher benefit.)

For more information, visit [socialsecurity.gov](https://www.socialsecurity.gov).

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