



# THERE ARE NO SOCIAL SECURITY MARRIAGE PENALTIES – SOCIAL SECURITY AND YOU

*Posted on July 1, 2024 by Tom Margenau*



I frequently get questions from soon-to-be retirees who have heard about a "family maximum" that applies to Social Security benefits, and they are afraid that rule will reduce the benefits they are due as a couple. Or similarly, they have been told there is some kind of marriage penalty associated with the payment of benefits to married couples.

So here is the message of this column: The family maximum rules do not apply to a husband and wife getting Social Security benefits all by themselves. And there is no marriage penalty for couples who are each getting their own Social Security benefit.

Let's start with the so-called family maximum rules. Although those rules exist, they only come into play when children are involved. That usually means cases involving children getting benefits on a deceased parent's account. Or it can mean limiting benefits to families of someone getting Social Security disability benefits. And it also can occasionally apply to retirees who still have dependent children in their care. When this does happen, it's frequently because a retiree has an adult child who has been disabled since birth.

But again, the focus of today's column is just a husband and wife with no minor or disabled children at home. Again: The family maximum rules do not apply to them. Here are questions from readers about this issue.

Q: I am waiting until age 70 to take my Social Security. So I will get about 130% of my Social Security benefit. Then my wife, who was a homemaker all her life, will file on my record, and she will get 50% of my benefit. So combined, we will get 180% of my Social Security benefit. But

I've done some online research and learned something about a "PIA" that I think is some Social Security acronym for my Social Security benefit. And I've read that a family is limited to getting 150% of a PIA. So will benefits to my wife and I be cut to stay within that 150% limit?

A: No, they won't. This family maximum stuff doesn't affect a husband and wife getting benefits. I could just leave my answer at that, but I've also got to clarify some other statements you made.

I normally don't like to use SSA jargon in this column. But because you brought up the term "PIA," I've got to explain more. PIA stands for "primary insurance amount"; in a nutshell, it's essentially your full retirement age benefit. And that amount can never be more than a 100% rate. You are going to get a higher monthly benefit amount (up to 30% more) because you are delaying filing for Social Security until age 70. But again, your PIA, or full retirement age benefit rate, remains at that 100% rate.

And your wife is going to get an amount equal to 50% of your PIA: So, on paper, you and your wife will get combined benefits equal to 150% of your PIA. And that's true even though your actual benefit will be more, because you are waiting until age 70 to file. And that 150% rate does not exceed the lowest family max rate (which is 150%).

Q: I am taking my benefits at full retirement age. I am married to a woman who hasn't worked very much, so she is going to be getting half of my Social Security. But I also have an ex-wife who hasn't remarried and also didn't work very much, so she will be getting half of my Social Security, too. So I'm going to get 100%. My wife will get 50%. And my ex will also get 50%. That's 200% combined, and that exceeds what I've been told is the 150% maximum that can be paid to my family. So how do they make these adjustments to get down to the 150% rate?

A: No adjustments will be needed. Any benefits paid to an ex-wife are just "add-on" benefits. They don't affect the benefits you and your current wife are due, and they also don't affect this family maximum business.

And here is a question about the alleged marriage penalty that many people have heard applies to couples getting Social Security benefits.

Q: My wife and I both plan to take our benefits at age 70 at the end of the year. I am estimated to get \$3,444 per month, and my wife will get \$3,100. But there are two things we've heard about Social Security that scare us. We've been told there is some kind of maximum that applies to what we will be able to receive. And we've also been told there is a

marriage penalty with Social Security that limits what my wife can get to one-half of my benefit rate. Please help us understand this.

A: As I've explained in this column, the family maximum rules do not apply to married couples. And there is no "marriage penalty" associated with Social Security. You mentioned a wife being limited to half of her husband's Social Security. That would be a wife who does not have her own Social Security benefit, or who has a very small benefit on her own record and is therefore eligible for a dependent wife's benefit from her husband's account. Those spousal benefits are limited to the 50% rate. But you and your wife are each getting your own retirement benefit: \$3,444 for you and \$3,100 for your wife. So combined, you will get \$6,544 in monthly Social Security benefits. There is no Social Security rule that limits what a husband and wife can get if they each are getting their own Social Security benefit.

### A SPECIAL NOTE TO MY READERS

I pride myself of answering all the questions that my readers email to me. But I recently goofed up and accidentally deleted several days' worth of emails. So if you sent me a question in the past couple weeks and did not get a response from me, please resend your email. My apologies for the inconvenience.

If you have a Social Security question, Tom Margenau has two books with all the answers. One is called "Social Security — Simple and Smart: 10 Easy-to-Understand Fact Sheets That Will Answer All Your Questions About Social Security." The other is "Social Security: 100 Myths and 100 Facts." You can find the books at Amazon.com or other book outlets. Or you can send him an email at [thomas.margenau@comcast.net](mailto:thomas.margenau@comcast.net). To find out more about Tom Margenau and to read past columns and see features from other Creators Syndicate writers and cartoonists, visit the Creators Syndicate website at [www.creators.com](http://www.creators.com).