



Ask Bob: If I die before my wife, what will her Social Security benefit be?

A reader asks how Social Security benefits change when one spouse dies.

ROBERT POWELL, CFP | August 10, 2021

Question

My wife and I are in our 80s. We both worked and each of us started taking Social Security payments at age 62.

My Social Security check is much larger than my wife's check because I had a higher income and worked more years than she did.

If I die before she does, can she expect an increase in her monthly check as a widow? How does that work?

Answer

The short answer is yes, says Jim McCarthy, CFP®, ChFC®, with [Directional Wealth Management, LLC](#).

“As a “surviving spouse” Social Security allows you to claim the higher of the survivor’s current benefit or the deceased spouse’s benefit, not the two combined,” he says. If you predecease your wife, she will need to apply for Social Security survivor benefits and provide documents such as: death certificate, your birth certificate, marriage certificate and both her own and your Social Security numbers, McCarthy outlines. “At your age there are no other social security strategies available to you and your wife.”

He adds, “Regardless of who passes away first, you should be planning for the survivor to be able to carry on with just your benefit. Your wife’s benefit will cease regardless of who dies first.”

Here’s an example: Your Social Security is \$20,000 per year and your wife receives \$8,000 per year. If you die first, she receives \$20,000 per year. If your wife predeceases you, you keep your \$20,000 per year but her \$8,000 per year stops.

Got questions? Get answers!

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