Retirement Blueprint
Episode 8

Social Security Mistakes Couples Can't Afford to Miss

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Social Security is often treated as a solo performance.

You work, you pay, and you collect.

But the truth is—it's a family benefit.

Your spouse, your survivor, even your ex-spouse may have entitlements that can add tens of thousands of dollars over a lifetime—and you need to know how to coordinate them.

Today, we're diving into one of the most overlooked parts of the Social Security system:

Spousal, survivor, and divorce benefits.

We'll cover how they work, how to maximize them, and how to avoid the common mistakes that cause families to lose money they've earned.

This isn't just about rules.

It's about security.

And for many people—especially women who took career breaks to raise families or care for parents—it can mean the difference between financial stress and financial freedom.

Spousal benefits

If you're married and your spouse has a higher earnings record than you do, you can claim up to 50% of their full retirement age benefit.

That's not 50% of what they receive at age 70—it's 50% of their base benefit at full retirement age.

This means a spouse who never worked outside the home can still collect half of their partner's benefit.

That's incredibly powerful.

It's recognition that building a family is a partnership—not just a solo act.

If both spouses worked, you'll receive whichever benefit is higher—your own or the spousal amount.

You can't stack them, but you can optimize them with timing.

Survivor benefits

Survivor benefits work differently.

If one spouse passes away, the surviving spouse keeps the higher of the two benefits.

So if you're receiving $2,000 per month and your spouse was receiving $3,000, you would continue receiving $3,000.

That's why I tell couples:

The higher earner's claiming decision isn't just about them—it's a survivor decision.

Divorce benefits

This is one of the most overlooked opportunities.

If you were married for at least 10 years, are divorced, and haven't remarried, you may be eligible to claim benefits based on your ex-spouse's record.

And it doesn't reduce their benefit—at all.

It's not a favor.

It's federal law.

For millions of people—especially those who stepped away from the workforce—it can be a financial lifeline.

A real-life example

Susan was a client who lost her husband, Mark, suddenly at 62.

She was devastated.

Like many people in grief, she wasn't thinking about paperwork or timing—she just wanted to make sure she could cover her bills.

She came in with documents: Mark's Social Security statement, her own earnings record, and a letter about survivor benefits.

She said, "Glenn, I don't know what I'm supposed to do. They told me I could start something now—but I don't know if I should wait."

We walked through her options.

If she claimed survivor benefits immediately, she'd receive about $2,100 per month.

Her own benefit would be about $2,800 if she waited until age 67.

So we built a strategy:

She claimed the survivor benefit right away—creating immediate income—while allowing her own benefit to grow.

Five years later, she switched to her own benefit at the maximum amount.

That one decision added more than $70,000 to her lifetime income—without taking any additional risk.

When we made the switch, she laughed and said, "So I just gave myself a raise?"

Exactly.

Why coordination matters

When it comes to spousal and survivor benefits, coordination is everything.

If you and your spouse are close in age, one strategy is to have the lower earner claim earlier while the higher earner delays.

This provides income now while allowing the larger benefit to grow.

Think of it like diversification—balancing short-term cash flow with long-term security.

Timing matters for survivors too.

If you're widowed before full retirement age, you can claim as early as 60—but your benefit will be reduced.

Sometimes it makes sense to take it early.

Other times, it pays to wait.

Key rules for divorced individuals

To qualify for benefits on an ex-spouse's record:

- You must have been married at least 10 years
- You must be divorced for at least two years
- You must currently be unmarried

And your ex will never know.

It does not affect their benefits.

Many people leave money on the table simply because they don't know these rules exist.

Sometimes knowledge is more valuable than any investment return.

Common myths

Myth #1: Claiming spousal benefits reduces your spouse's check
False. Your benefit comes from the Social Security system—not your spouse's payment.

Myth #2: You can switch benefits anytime
False. The rules are specific. You may be able to switch under certain conditions—but you can't collect multiple benefits at once.

Myth #3: Remarrying means you lose everything
Not always. If you remarry after age 60 and you're widowed, you can still receive survivor benefits.

Final takeaway

Social Security isn't a solo benefit—it's a shared asset.

It's part of your family's financial foundation and a key tool for protecting the people you love.

When couples coordinate their strategy, they maximize income today and security tomorrow.

When widows and widowers understand their options, they gain clarity during difficult times.

When divorced individuals know the rules, they reclaim financial independence.

That's what this is really about:

Options.

Because freedom doesn't come from luck—it comes from clarity.

So before making any claiming decisions, ask yourself:

Am I thinking about this as an individual—or as a family unit?

Because when you treat Social Security as a family asset—not just an individual check—you unlock its full potential.