

Retirement Daily

Social Security/Medicare



Ask Bob: Claiming Social Security's Survivor Benefits

By Robert Powell | Dec 4, 2019 7:35 AM EST

Question: *I began collecting my own Social Security benefits at the age of 62. I am 70 years old. My husband began receiving his full retirement benefits at age 70. He is 78 years old.*

If he dies before I do, will I receive full surviving spouse benefits, or will having taken my own Social Security benefits early at age 62 reduce my surviving spouse benefits? Also, are surviving spouse benefits the amount of Social Security that he presently receives?

Answer: Good news, says Kurt Czarnowski, principal of [Czarnowski Consulting](#) and the former regional communications director for the Social Security Administration in New England.

Because you are now over your full retirement age (FRA), if your husband predeceases you, you will be eligible to receive a widow's benefit equal to 100% of the amount that

your spouse had been collecting at the time he passed away. And, says Czarnowski, "The fact that you had opted to collect reduced retirement benefits does not prevent you from receiving a survivor payment equal to 100% of your husband's benefit amount."

But, Czarnowski notes, you will not receive your husband's full benefit *and* continue to receive your own. You will be paid one amount or the other, whichever one is higher.

Czarnowski also notes: "If your husband dies first, in addition to the ongoing widow's benefit, you will also be eligible to receive a one-time, lump-sum death benefit payment of \$255."

[Read more on survivor benefits from the Social Security Administration.](#)

Got questions about tax law, Social Security, Medicare, retirement, investments, or money in general? Email Robert.Powell@TheStreet.com. Kim McSheridan assisted with this report.

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