



Restricted Social Security Applications for Spouses About to End

The clock is ticking on a popular Social Security filing strategy for married and some divorced spouses permitting them to file for a spousal benefit and later switch to their own, higher retirement benefit.

The Social Security Administration (SSA) used to allow spouses and eligible divorced individuals to claim a spousal benefit at their full retirement age (FRA) if their spouses had filed for retirement benefits.

The restricted application allowed someone to claim a spousal benefit while allowing the benefit based on their work record to grow and earn delayed retirement credits until age 70, maximizing their lifetime benefits.

The strategy also led to higher survivor benefits for lower-earning widowed spouses.

The SSA changed the regulations after the 2015 Bipartisan Budget Act was passed. Now eligibility to file a restricted application is limited to people who were born before Jan. 2, 1954. The last of those individuals turns 70 this year or on Jan. 1, 2024.

(Social Security considers someone to have been born on the day before their actual birthday, so anyone born on January 1 is considered to have a December birthday.)

Once the restricted application fades into history, anyone who files for benefits will be “deemed” to be claiming the higher of their benefit or their spousal benefit.



After the death of a spouse (and sometimes ex-spouse), someone can choose whichever amount is higher: their retirement benefit or a survivor benefit.