



Ask Bob: Can Social Security Deny Spousal Benefits?

Can Social Security deny spousal benefits? Financial adviser Nick Defenthaler explains how one rule might interfere with receiving benefits.

ROBERT POWELL, CFP | January 13, 2022

Question

I'm writing on behalf of my 91-year-old father. My mother died last year. The Social Security Administration told my father that he was not eligible to receive any of my mother's Social Security benefits. She was receiving more than he was. Does this sound correct?

Answer

This does not sound correct, especially when it comes to widow benefits, says Nick Defenthaler, CFP®, RICP®, a partner at [Center for Financial Planning, Inc.](#)

“Typically, Social Security will evaluate the surviving spouse’s benefit and the deceased spouse’s benefit,” he says. If the deceased spouse’s benefit is higher, the surviving spouse would “step up” to the higher amount and their lower benefit would drop off (no double dipping with Social Security).

“That said, there are certain rules related to government pensions that could reduce or possibly eliminate one’s Social Security benefit, including spousal benefits,” explains Defenthaler. “This is known as the Windfall Elimination Provision or WEP. However, this should only apply to spousal benefits, NOT widow benefits.”

He adds, “I would strongly suggest that you make an in-person appointment at your local Social Security Administration office and attend the meeting with your father to better understand the reasoning behind this. Unfortunately, answers can vary depending on who you speak to at an office so getting multiple opinions is critical to ensure your father is not losing out on benefits he’s entitled to.”

Got questions? Get answers!

Email Robert.Powell@maven.io.

TheStreet.

[About/Privacy/Terms of Use](#)

Need Help? [Contact Us](#).

©1996-2022 TheStreet, Inc. All rights reserved. Retirement Daily is a registered trademark of TheStreet, Inc.