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Spouses Encouraged to Apply for Annuities

In addition to the railroad retirement annuities payable to railroad employees, the Railroad Retirement Act provides for direct payment of spouse annuities to the wives and husbands of retired employees.

However, eligible spouses may not be filing applications for these railroad retirement annuities. While some spouses may be unaware of their availability, a greater number appear to *incorrectly* believe that they cannot receive a railroad retirement spouse annuity if they are currently still working, or if they are also receiving a non-railroad retirement benefit based on their own work and earnings, such as a social security benefit. **While receipt of non-railroad retirement benefits can reduce the amount of a railroad retirement spouse annuity, it is still financially advantageous to file for a railroad retirement spouse annuity.**

The following questions and answers attempt to clarify some common misconceptions about how entitlement to, or receipt of, non-railroad retirement benefits affects railroad retirement spouse annuities.

1. How are railroad retirement spouse annuities reduced for the receipt of non-railroad retirement benefits?

The tier I component of a spouse annuity is reduced for any social security entitlement, regardless of whether the social security benefit is based on the spouse's own earnings, the employee's earnings, or the earnings of another person. This reduction follows principles of social security law which limit payment to the higher of any two or more benefits payable to an individual at one time.

While **social security offsets** reduce, or can eliminate, the tier I component, they **do not affect the tier II component** potentially payable to a spouse.

2. What would be an example of how the social security reduction is applied?

Mary, the spouse of a retired 60/30 employee, quits her social security-covered job as soon as she attains age 62 and applies for her social security benefit which, after the required social security age reduction, yields \$850 a month.

Mary also applies for a railroad retirement spouse annuity. Her husband's monthly railroad retirement annuity consists of a tier I component of \$1,600 and a tier II component of \$1,200. Her gross spouse annuity would therefore consist of a tier I component of \$800 a month (50 percent of \$1,600 with no early retirement reduction as her husband is 60/30) and a tier II component of \$540 (45 percent of \$1,200 with no age reduction). Since Mary's own social security benefit is larger than her spouse tier I component, no

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tier I is payable. However, Mary would still be entitled to a monthly spouse tier II component of \$540 in addition to her social security benefit.

3. Can a spouse receive a railroad retirement spouse annuity if they are still working?

Yes. A spouse can work for a nonrailroad employer and still receive an annuity. However, an annuity is **not** payable for any month in which the spouse works for a railroad or a rail labor organization. Spouses who are concerned about the annuity amount potentially payable to them can call the RRB (1-877-772-5772) to request an appointment for pre-retirement counseling, which is provided at any RRB field office or over the phone.

4. How do the average railroad retirement annuities and social security benefits awarded to spouses compare?

Annuities awarded to railroad retirement spouses (married to a career rail employee with 30 years of service) in fiscal year 2025 averaged \$1,780 per month and \$21,360 annually, while spouses under social security were awarded benefits averaging \$1,385 and \$16,620, respectively.

5. How can someone get more information about railroad retirement spouse annuities?

Publications, news releases, and other materials related to railroad retirement benefits are available online at **RRB.gov** under the main menu tab labeled **Benefits (Retirement)**. Additional information is also available by going to **RRB.gov/FAQ**, and then selecting **Retirement**. Employees and spouses may schedule an appointment with a field service representative for individual retirement counseling, which is provided at any RRB field office or over the phone, by calling 1-877-772-5772. Employees and their spouses are encouraged to contact the RRB when planning for retirement so that agency representatives can explain benefit rights and furnish estimates of their prospective annuities.

While persons seeking in-office assistance are encouraged to schedule an appointment with their local field office by calling the agency's toll-free number, individuals without appointments will not be refused service. However, they may be asked to schedule an appointment for a later time if there is no immediate availability. Individuals should bring a photo ID when visiting a field office. Field office addresses can be found by clicking on the **Field Office Locator** tab at **RRB.gov** or by calling 1-877-772-5772. RRB field offices are generally open Monday through Friday from 9:00 a.m. to 3:00 p.m., except for federal holidays.