

Social Security tips for divorced/widowed individuals

Think About This

A divorce or premature death of a spouse may have lasting effects on retirement security. Social Security can help.

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For Divorced Individuals

The Social Security spousal benefit is available to a former spouse if the marriage lasted at least 10 years and the individual filing for spousal benefits is currently unmarried. If you have been divorced for more than two years, your ex-spouse is not required to have filed for benefits for you to receive benefits. The former spouse merely has to be eligible for benefits.

Filing a Restricted Application

Once you have reached Full Retirement Age, you are able to file a restricted application. You could file for only a spousal benefit based on your ex-spouse's work record, while letting the benefit based on your work record grow until age 70 by earning Delayed Retirement Credits.

Survivor Benefits

If your ex-spouse predeceases you, you may receive a survivor benefit based on your former spouse's benefit if it is higher than your own at the time your former spouse passes away.

It doesn't matter if your former spouse has remarried. Both current and former spouses have rights to a full spousal benefit as well as a full survivor benefit.

For Widowed Individuals

A survivor benefit may be available for a widow or widower. A survivor's benefit is equal to 100% of the deceased spouse's benefit. You can elect to receive benefits as early as age 60; however, survivor benefits are permanently reduced if started prior to Full Retirement Age.



Claiming Strategies for Widowed Individuals

You may start a survivor benefit at age 60 and a worker benefit at age 62, but you may not draw both at the same time. If you are eligible for your own worker benefit and survivor benefit, integrating the two benefits may provide a higher lifetime income. Here are three options to consider:

- Claim the benefit that provides the greatest value when you initially apply
- Draw the survivor benefit early, at age 60 and delay receiving your own worker benefit at a later age, such as 70

- Draw your own worker benefit at age 62, and then switch to a survivor benefit at Full Retirement Age

Keep in mind that there are no Delayed Retirement Credits on the survivor benefit, so it makes little sense to wait past Full Retirement Age to claim the survivor benefit.

That's Why I'm Here

There are a lot of ideas and recommendations to consider as you approach retirement. Call me today. Together we can look at all of your income sources and work to maximize what you have in retirement.



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