
Retirement Planner: Benefits For Your Divorced Spouse

If you are divorced, your ex-spouse can receive benefits based on your record (even if you have remarried) if:

- Your marriage lasted 10 years or longer;
- Your ex-spouse is unmarried;
- Your ex-spouse is age 62 or older;
- The benefit that your ex-spouse is entitled to receive based on his or her own work is less than the benefit he or she would receive based on your work; and
- You are entitled to Social Security retirement or disability benefits.

If you have not applied for retirement benefits, but can qualify for them, your ex-spouse can receive benefits on your record if you have been divorced for at least two years.

If your divorced spouse remarries, he or she generally cannot collect benefits on your record unless their later marriage ends (whether by death, divorce or annulment).

If your divorced spouse is eligible for retirement benefits on his or her own record we will pay that amount first. But if

- the benefit on your record is a higher amount, he or she will get a combination of benefits that equals that higher amount (reduced for age).
- your divorced spouse has reached full retirement age and is eligible for a spouse's benefit **and** his or her own retirement benefit, he or she has a choice.

Your divorced spouse can choose to receive only the divorced spouse's benefits when he or she applies online and delay receiving retirement benefits until a later date. If retirement benefits are delayed, a higher benefit may be received at a later date based on the effect of delayed retirement credits.

If your former spouse

- continues to work while receiving benefits, the same earnings limits apply to him or her as apply to you. If he or she is eligible for benefits this year and is also working, you can use our earnings test calculator to see how those earnings would affect those benefit payments.
- will also receive a pension based on work not covered by Social Security, such as government or foreign work, his or her Social Security benefit on your record may be affected.

Note: The amount of benefits your divorced spouse gets has no effect on the amount of benefits you or your current spouse may receive.