# **EX-SPOUSE BENEFITS AND HOW THEY AFFECT YOU**

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Just like during tax season, it’s good to have all the information you need early so you can prepare and get any money you are due.

If you are age 62, unmarried, and divorced from someone entitled to Social Security retirement or disability benefits, you may be eligible to receive benefits based on his or her record. To be eligible, you must have been married to your ex-spouse for 10 years or more. If you have since remarried, you can’t collect benefits on your former spouse’s record unless your later marriage ended by annulment, divorce, or death. Also, if you’re entitled to benefits on your own record, your benefit amount must be less than you would receive based on your ex-spouse's work. In other words, we’ll pay the higher of the two benefits for which you’re eligible, but not both.

You can apply for benefits on your former spouse’s record even if he or she hasn’t retired, as long as you divorced at least two years before applying. If, however, you decide to wait until full retirement age to apply as a divorced spouse, your benefit will be equal to half of your ex-spouse's full retirement amount or disability benefit. The same rules apply for a deceased former spouse. Note there are work limits on how much you can earn from employment and receive payment while you are under your full retirement age or FRA.

The amount of benefits you get has no effect on the benefits of your ex-spouse and his or her current spouse. Visit *Retirement Planner: If You Are Divorced* at [www.socialsecurity.gov/planners/retire/divspouse.html](http://www.socialsecurity.gov/planners/retire/divspouse.html?utm_source=mip0118&utm_medium=online-media&utm_content=Ex-Spouse-Benefits-and-How-They-Affect-You-001&utm_campaign=ocomm-mip-fy18) to find all the eligibility requirements you must meet to apply as a divorced spouse. Our benefits planner gives you an idea of your monthly benefit amount. If your ex-spouse died after you divorced, you may still quality for widow’s benefits. You’ll find information about that in a note at the bottom of the website.

Visit [www.socialsecurity.gov/planners/retire/divspouse.html](http://www.socialsecurity.gov/planners/retire/divspouse.html?utm_source=mip0118&utm_medium=online-media&utm_content=Ex-Spouse-Benefits-and-How-They-Affect-You-002&utm_campaign=ocomm-mip-fy18) today to learn whether you’re eligible for benefits on your ex-spouse’s record. That could mean a considerable amount of monthly income. What you learn may bring a smile to your face.