

Benefits Planner: Retirement

If You Are Divorced

If you are divorced, but your marriage lasted 10 years or longer, you can receive benefits on your ex-spouse's record (even if they have remarried) if:

- You are unmarried;
- You are age 62 or older;
- Your ex-spouse is entitled to Social Security retirement or disability benefits; **and**
- The benefit you are entitled to receive based on your own work is less than the benefit you would receive based on your ex-spouse's work.

Your benefit as a divorced spouse is equal to one-half of your ex-spouse's full retirement amount (or disability benefit) if you start receiving benefits at your full retirement age. The benefits do not include any delayed retirement credits your ex-spouse may receive.

If you remarry, you generally cannot collect benefits on your former spouse's record unless your later marriage ends (whether by death, divorce, or annulment).

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

If you are eligible for retirement benefits on your own record **and** divorced spouse's benefits, we will pay the retirement benefit first. If the benefit on your ex-spouse's record is higher, you will get an additional amount on your ex-spouse's record so that the combination of benefits equals that higher amount.

If you were born before January 2, 1954, and have already reached full retirement age, you can choose to receive only the divorced spouse's benefit and delay receiving your retirement benefit until a later date. If your birthday is January 2, 1954 or later, the option to take only one benefit at full retirement age no longer exists. If you file for one benefit, you will be effectively filing for all retirement or spousal benefits.

If you continue to work while receiving benefits, the retirement benefit earnings limit still applies. If you are eligible for benefits this year and are still working, you can use our earnings test calculator to see how those earnings would affect your benefit payments.

If you will also receive a pension based on work not covered by Social Security, such as government work, your Social Security benefit on your ex-spouse's record may be affected.

The amount of benefits you get has no effect on the amount of benefits your ex-spouse **or** their current spouse may receive.

If you need information about benefits your ex-spouse can receive based on your record, please read *Benefits For Your Divorced Spouse*.

If your former spouse is deceased and you need information about possible survivors benefits, please read, "*If You're The Worker's Surviving Divorced Spouse*."