

A Registered Social Security Analyst® can help you with

Spousal & Divorced Social Security Benefits

Many retirees are surprised to learn that they may be entitled to a spousal benefit or even an ex-spousal benefit in addition to their own retirement benefit. If this is the case, the amount collected will only be the larger of the two. The rules for when and how to best maximize these benefits are complicated, but an RSSA® can help.

Spousal Benefits

The maximum spousal benefit is equal to 50% of your spouse's monthly benefit amount (PIA, Primary Insurance Amount), if you begin collecting it at your own Full Retirement Age (FRA). If you collect a spousal benefit prior to your own FRA, the spousal benefit will be reduced, and this reduction is permanent. There is no increase in a spousal benefit by waiting to collect after your own FRA.

To collect a spousal benefit, the spouse must be collecting their own retirement benefit. When retirees claim a benefit, they are deemed to filing for all of their Social Security benefits and they will only receive the highest of the amounts they are eligible for. Your RSSA can help you determine who claims which benefit and when.



Divorced Benefits

Divorced or ex-spousal benefits are similar to spousal benefits. Divorced retirees are eligible to collect an ex-spousal benefit if they are currently single, they and their ex-spouse are at least age 62, they were married for at least 10 years, and their ex-spouse is collecting benefits.

If a couple has been divorced for over 2 years, they are considered "independently entitled" and their ex-spouse does not have to be collecting benefits for them to collect the ex-spousal benefit.

Ex-spousal benefits do not affect the benefits of the retiree whose earnings those benefits are being paid on, or the benefits of that retiree's current spouse or other dependents.