



HARRIS DIVORCE & FAMILY LAW

CAN I COLLECT MY FORMER SPOUSE'S SOCIAL SECURITY?

Many people may not realize that they can collect on a former spouse's social security. There are several qualifying factors so it is important to call the Social Security Administration to verify, but generally if you: were married at least 10 years, are currently single, are at least 62 years old, and your social security benefits total less than half of your former spouse's benefit, then you are likely eligible to collect. Collecting your former spouse's social security does not impact the spouse's benefits. Additionally, the spouse does not even have to be retired in order for you to begin collecting.

This is an important consideration for younger people who are thinking about divorce, as well. If you are approaching your 10th anniversary, it may be financially advantageous to postpone your divorce until after you reach the ten year anniversary, in order to collect your spouse's benefits when you reach age 62.

Similarly, if your former spouse is deceased, you may be eligible for Survivor's Benefits. Survivor's Benefits are available at age 60. Social security is a complicated process so it is important to speak to the Social Security Administration before making any final decisions.



Claiming your ex-spouse's social security does not impact their social security

Speak to an attorney if you are nearing your 10 year anniversary and thinking about divorce

Begin receiving benefits at age 62

If your former spouse is deceased, you may be eligible for survivor's benefits

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