

Remarried? Don't Leave Social Security Benefits on the Table

How marriage, divorce, and remarriage may open claiming options you may not know existed



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Carol had been remarried for years when she finally started collecting her Social Security. She felt good about the decision. Then, over coffee, a friend leaned in and said, "You know you could be getting a lot more, right?"

Carol had no idea what she meant. It turns out her marital history, including a marriage that ended decades ago, may have opened up claiming options she never knew existed.

Stories like Carol's are more common than you'd think. With more adults divorcing and remarrying later in life, your marriage and divorce history can shape your Social Security benefits in ways that are easy to miss. Knowing the rules could mean a meaningfully bigger monthly check.

What We'll Cover

- Social Security rules you should know
- How the rules apply in real life
- How do you find what you're entitled to?



Think Remarriage
Ends Benefits Tied to a
Former Spouse?
Think Again.



First, Social Security Rules You Should Know

As with anything Social Security-related, eligibility and claiming strategies can be nuanced. If you've been remarried and are looking to maximize your benefits, here are some key rules to keep in mind:

1. The 10-Year Rule

One of the most important Social Security rules for divorced individuals involves the length of marriage.

To qualify for benefits based on a former spouse's earnings record, the marriage generally must have lasted at least 10 years, whether you've been married once or multiple times.

2. Remarriage Can Affect the Benefits of a Divorced-Spouse

If you're remarried, you generally cannot collect a divorced-spouse benefit based on a living former spouse's earnings record while your current marriage is in effect.

3. The Age-60 Rule

A person who remarries at age 60 or later may remain eligible for survivor benefits based on a deceased former spouse's record.

4. Survivor Benefits Follow Different Rules

The rules for survivor benefits are more flexible than the rules for divorced-spouse benefits.

If a current or former spouse dies, you may be eligible for benefits based on their earnings record. In some cases, that benefit may be larger than the benefit you receive based on your own work history.

5. If a Later Marriage Ends, New Options May Become Available

If a second or subsequent marriage ends because of divorce, death, or annulment, benefits connected to an earlier spouse may become available again if all eligibility requirements are met.

6. Multiple Marriages May Create Multiple Opportunities

If you've had more than one marriage lasting at least 10 years, you may potentially have benefits tied to more than one former spouse's record. Understanding all available options can be an important part of retirement-income planning.

Second, How the Rules Apply in Real Life

Here are four hypothetical scenarios showing how remarriage could affect someone's Social Security benefits.

Note: All examples use hypothetical numbers.

SCENARIO 1:



Your Former Spouse Passes Away After You've Remarried

Susan's Timeline:



Married 15 years



Divorced



Remarried at 62



Starts collecting her own Social Security benefit at 67



Former spouse dies after delaying benefits until age 70

Susan was married to her former spouse 15 years before divorcing and remarrying at age 62. Because the marriage lasted more than 10 years and she remarried after age 60, Social Security rules generally allow her to remain eligible for survivor benefits based on her deceased former spouse's earnings record.

When her former spouse dies, Susan may be able to switch from her own \$2,000 monthly benefit to a larger survivor benefit of \$3,600. Because she may also qualify for a spousal benefit based on her current husband's record, she has three potential benefit amounts to compare. These benefits would not be added together. In this example, the \$3,600 survivor benefit is the highest amount available to her.

Susan's Social Security Benefit Options ¹	Monthly Income
Her own retirement benefit, claimed at age 67	\$2,000
Survivor benefit based on her first spouse's record	\$3,600
Spousal benefit based on her second spouse's record	\$1,000

These amounts are shown for comparison and are not added together. Susan would generally receive the highest benefit available to her, which in this example is the \$3,600 survivor benefit.

SCENARIO 2:



What Happens if a Remarriage Ends?

Mary's Timeline

-  Married 12 years
-  Divorced
-  Remarried at 58
-  Second marriage ends in divorce
-  Starts collecting her own Social Security benefit at 67
-  First former spouse dies

Mary was married to her first husband for 12 years before divorcing and remarrying at age 58. Because she remarried before age 60, she would generally be unable to collect survivor benefits based on her first husband's record while her second marriage remained in effect.

After that marriage ended in divorce and her first husband later died, Mary may have become eligible for a larger survivor benefit based on his earnings record. In this example, she could switch from her \$1,900 retirement benefit to the \$3,200 survivor benefit.

Mary's Social Security Benefit Options ¹	Monthly Income
Her own retirement benefit, claimed at age 67	\$1,900
Survivor benefit based on her first spouse's record	\$3,200

These amounts are shown for comparison and are not added together. Mary would generally receive the highest benefit available to her, which in this example is the \$3,200 survivor benefit.

SCENARIO 3:



What If You've Had More Than One Former Spouse?

James's Timeline:

-  Married 12 years
-  Divorced
-  Remarried for 11 years at age 61
-  Second marriage ends in divorce
-  Starts collecting his own Social Security benefit at 67
-  Both former spouses die

James was married twice, and each marriage lasted longer than 10 years before ending in divorce. After both former spouses die, he may be eligible for survivor benefits based on either spouse's earnings record. In this example, he could switch from his \$2,100 retirement benefit to the larger survivor benefit of \$3,400.

James's Social Security Benefit Options ¹	Monthly Income
His own retirement benefit, claimed at age 67	\$2,100
Survivor benefit based on her first spouse's record	\$2,900
Survivor benefit based on her second spouse's record	\$3,400

These amounts are shown for comparison and are not added together. Jessica would generally receive the highest benefit available to her, which in this example is the \$3,400 survivor benefit.

SCENARIO 4:



When You Claim Each Benefit Can Make a Big Difference

Olivia's Timeline:



Married 15 years



Divorced



Former spouse dies



Remarried at 62



Claims her own reduced retirement benefit at 62



Contacts Social Security and applies to switch to the full survivor benefit at 67

Olivia was married to her former spouse for 15 years before divorcing. After her former spouse died, Olivia remarried at age 62. Because she remarried after age 60, she generally remains eligible for survivor benefits based on her former spouse's record. At 62, she has not yet filed for Social Security.

Rather than claim a reduced survivor benefit immediately, Olivia claims her own reduced retirement benefit at age 62. By waiting to claim the survivor benefit, she avoids locking in an early-filing reduction. As she approaches 67, Olivia contacts Social Security to confirm her options and apply to switch to the full survivor benefit.

How Olivia Switches Benefits Over Time

Olivia's Age	Benefit She May Receive ¹	Monthly income
62	Her own reduced retirement benefit	\$1,400
67	Full survivor benefit based on her former spouse's record	\$3,200

These benefits are received at different times, not added together. As Olivia approaches 67, she should contact Social Security to confirm her eligibility and apply to switch to the survivor benefit.

Third, How Do You Find Out What You're Entitled to?

Social Security may not automatically identify every benefit available through a former spouse's record. If you believe you may qualify for a spousal or survivor benefit, contact the Social Security Administration and ask it to review your eligibility. Being prepared with information about your marital history can help make that conversation easier.

Before contacting Social Security, gather what you can:

- Social Security numbers for yourself and any current or former spouses, if available
- Marriage certificate(s)
- Divorce decree(s)
- Death certificate(s), if applicable

If you're eligible for benefits based on a current or former spouse's record, they can tell you how much that benefit would be, and whether it's larger than what you're currently receiving.

You generally don't need to contact a former spouse to explore your eligibility. Social Security can tell you what information or documentation it needs to review benefits connected to that person's record.

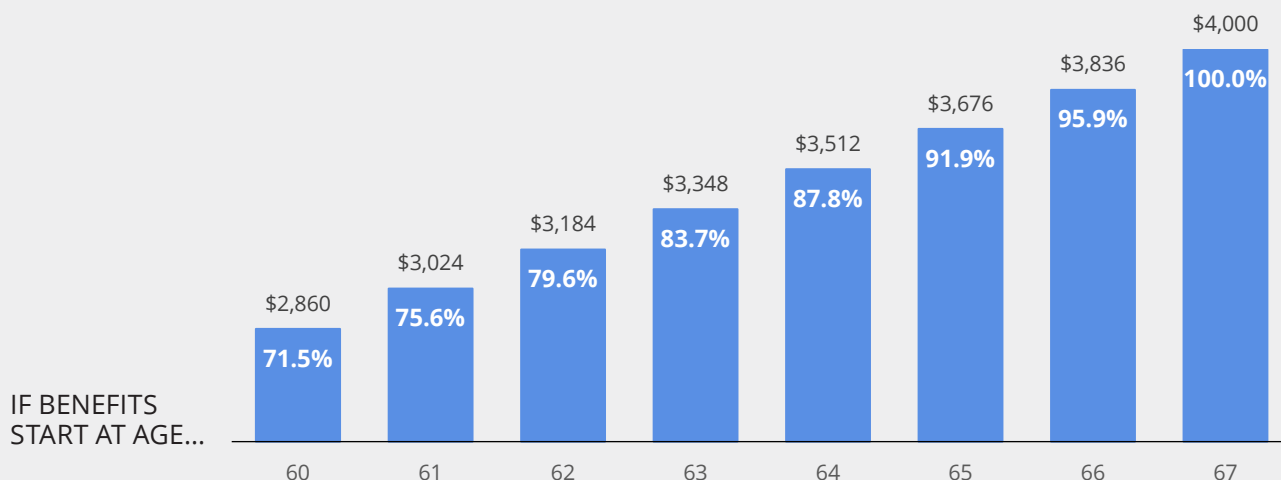
The Bottom Line: You May Have More Options Than You Realize

Like Carol, many people assume their Social Security benefit is set the moment they begin collecting. But marriage, divorce, remarriage, and the death of a current or former spouse can create options years or even decades later. You don't need a complicated marital history to have more than one path available. You just need to know which questions to ask.

Appendix: How Claiming Age Affects Survivor Benefits

Survivor benefits may begin as early as age 60, but claiming before survivor-full-retirement age permanently reduces the monthly amount. The following illustration shows how the amount changes based on claiming age.

Portion that would be received assuming survivor benefit of \$4,000 at a Full Retirement Age (FRA) of 67²



Note: Survivor benefits have their own FRA schedule, which is slightly different from the individual FRA. Benefits are subject to the earnings test and will be reduced if the survivor is still working and receiving earned income.

Next Step:

Write down the names of each current or former spouse, along with the dates of each marriage and divorce. Then contact Social Security and ask whether another earnings record may provide a larger benefit or a different claiming option.



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Mike educates financial professionals and their clients on a variety of financial topics. He translates the expertise of our various partnering experts—such as psychologists, physiologists, and practice-management specialists—into practical, actionable ideas and tools to make sense of a rapidly evolving financial and demographic landscape.



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¹Illustrative examples only. Actual benefits depend on age, earnings history, marital history, claiming decisions, and Social Security eligibility requirements.

²What you could get from survivor benefits, ssa.gov, 2/26.

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