



Many people are automatically assuming that Social Security will not be available for us when we retire, but that is far from the truth. Social Security is alive and well and sending out monthly benefits to 58 million Americans, and even 3 million children. The talk of its demise is greatly exaggerated. Particularly for divorced people, there are strategies that can be employed that will maximize your own benefit, along with the benefit you may still be entitled to based on your ex's work history. Your ex does not have to approve your application to social security, nor does he/she ever need to even know! Below is a summary of some information you may want to retain somewhere, until it is time to file for benefits. This is cut and pasted directly from a Social Security pamphlet targeting women.

### **If you are divorced.**

If you have never asked Social Security about receiving benefits based on your ex-spouse's work, you should do so. Many women get a higher benefit based on their ex-spouse's work, especially if that spouse is deceased. When you apply, you will need to give your spouse's Social Security number. If you do not know your spouse's number, you will need to provide your spouse's date and place of birth and your spouse's parents' names.

The following requirements also apply to your divorced spouse if your ex-spouse's eligibility for benefits is based on your work.

### **If your ex-spouse is living—**

If you are divorced, you can receive benefits based on your ex-spouse's work if—

- Your marriage lasted 10 years or longer;
- You are unmarried;
- You are age 62 or older;
- The benefit you are entitled to receive based on your own work is less than the benefits you would receive on your spouse's work; and
- Your ex-spouse is entitled to Social Security retirement or disability benefits.

If your spouse has not applied for benefits, but can qualify for them and is age 62 or older, you can receive benefits on your ex-spouse's work if you two have been divorced for at least two years.

**NOTE:** *Former spouses who are full retirement age may both file on each other's record and postpone applying on their own to earn delayed retirement credits.*

### **If your ex-spouse is deceased, you can receive benefits—**

At age 60, or age 50 if you are disabled, if your marriage lasted at least 10 years, and you are not entitled to a higher benefit on your own record.

At any age if you are caring for your ex-spouse's child who also is your natural or legally adopted child and younger than 16 or disabled and entitled to benefits. Your benefits will continue until the child reaches age 16 or is no longer disabled. You can receive this benefit even though you were not married to your ex-spouse for 10 years.

*Margie*



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