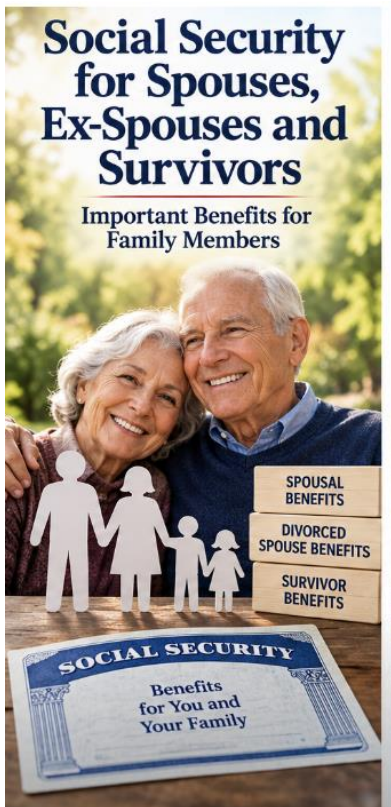




Social Security Benefits for Spouses, Ex-Spouses and Survivors

Social Security is based largely on a worker's earnings record, but the program was also designed to provide protection for families. A husband or wife who earned considerably less during a lifetime of work—or who spent years outside the paid workforce—may qualify for benefits based on a spouse's record. Similar provisions can protect divorced spouses and surviving spouses.

Spouses May Qualify for Benefits

A spouse can potentially receive a benefit based on the worker's Social Security record. At the spouse's full retirement age, the spousal benefit can be as much as **50 percent of the worker's full-retirement-age benefit**. Claiming a spousal benefit before reaching full retirement age generally reduces the amount.

This does not mean that someone receives his or her own full retirement benefit and then adds another 50 percent on top of it. If you qualify on your own work record, Social Security generally pays your own benefit first. If the amount available as a spouse is higher, Social Security can add enough of the spousal benefit to bring your total payment up to the higher amount.

Divorce Doesn't Necessarily End Your Rights

An ex-spouse may qualify for Social Security based on a former spouse's work record if the marriage lasted at least **10 years** and the other requirements are met. The divorced spouse generally must be unmarried and at least age 62.

Under certain circumstances, a divorced spouse can qualify even though the former spouse has not yet begun collecting benefits. Receiving a divorced-spouse benefit also does not reduce the former spouse's own retirement benefit or the benefit of a current spouse.

Survivor Benefits Follow Different Rules

When a spouse dies, Social Security's survivor rules come into play. A surviving spouse may qualify for benefits beginning at age 60, or as early as age 50 if the survivor has a qualifying disability. Depending upon the survivor's age when benefits begin, the amount can range from **71.5 percent to 100 percent** of the deceased spouse's benefit.

A surviving spouse caring for the deceased worker's qualifying child may also be eligible under separate rules. Children and, in some circumstances, dependent parents can qualify for survivor benefits as well. Social Security is therefore more than a personal retirement program; it also provides a measure of financial protection for a worker's family.

Divorced Spouses Can Be Survivors, Too

Divorce doesn't necessarily eliminate survivor protection. A surviving divorced spouse may qualify if the marriage lasted at least 10 years and the other requirements are satisfied. Generally, eligibility can begin at age 60, or age 50 for a person with a qualifying disability.

Remarriage can affect eligibility, but remarriage after age 60 generally does not prevent a surviving divorced spouse from qualifying on the deceased former spouse's record. Because remarriage, disability and family circumstances can complicate the rules, this is one area where checking directly with Social Security is particularly worthwhile.

You Don't Simply Add Two Full Benefits

A person who qualifies for both an individual retirement benefit and a survivor benefit generally doesn't receive both full amounts added together. Instead, Social Security pays according to rules that result in the higher applicable benefit.

Survivor benefits can provide some additional claiming flexibility. Depending upon the circumstances, someone may be able to receive a survivor benefit while delaying his or her own retirement benefit and later switch if the personal retirement benefit becomes larger.

Social Security Is Family Protection, Too

The Social Security taxes appearing on your paycheck build more than your own retirement benefit. They also help provide financial protection for eligible spouses, former spouses and survivors.

That's why married and divorced couples should understand each other's Social Security records rather than looking only at their individual benefits. A benefit earned on someone else's record can sometimes become an important part of your own retirement security.