A RETIREMENT INSTITUTE GUIDE

Social Security for *Widows, Divorcees & the Remarried*

The rules that turn on marriage, divorce, and the loss of a spouse — and the decisions that reach far beyond your own lifetime.

WELCOME

Knowledge first. Always.

The Retirement Institute exists to help Americans approaching and living in retirement make clear, confident, well-informed financial decisions — without the pressure of a sales pitch.

This is the second guide in our Social Security Series, part of a growing library of educational resources built to put real knowledge — and real control — back in your hands.

Most Social Security advice assumes a tidy story: one worker, one steady marriage, one decision. Real lives rarely look like that. People are widowed, divorced, and remarried — and Social Security has a distinct, often surprising set of rules for each. Knowing them can be worth tens of thousands of dollars; not knowing them can cost exactly that.

This guide walks through three situations and the rules that govern them. The aim isn't to tell you what to do — your circumstances are your own — but to make sure you don't lose a benefit simply because no one told you it existed.

BEFORE YOU BEGIN

This guide is for general education only. It is not personalized financial, tax, or legal advice, and no advisor-client relationship is created by reading it. Social Security's marital rules contain many exceptions; the Social Security Administration (ssa.gov) is the authoritative source for your own benefit. Please consult a qualified professional before acting. (Full disclosures appear at the end.)

INTRODUCTION

Social Security was built around *relationships*

Your earnings record is only half the story. Social Security also pays benefits based on whom you married, for how long, and what happened next. For millions of Americans, the marital rules — not the earnings rules — are where the largest and least-understood decisions live.

Part One

Widowed

A survivor keeps the larger benefit and loses the smaller — and your claiming age sets the floor they'll live on.

Part Two

Divorced

A marriage of 10 years or more can entitle you to a benefit on a former spouse — even one who has moved on.

Part Three

Remarried

Saying "I do" can open new benefits or end old ones. One birthday — age 60 — often decides which.

> A single thread runs through all three: a Social Security claim is rarely about one person or one lifetime. The decision you make today can shape a spouse's income for decades after you're gone.

What follows is educational, not a substitute for your own benefit estimate. But by the end, you'll know the questions to ask — and the traps that cost families the most.

01

Your claiming decision outlives you

When a spouse dies, the survivor does not keep both Social Security checks. They keep the *larger* of the two; the smaller one stops. For a couple who built their budget around two benefits, that can mean a one-third to one-half drop in household Social Security overnight — even as most fixed costs stay exactly the same.

A survivor benefit can be worth up to **100% of what the deceased was receiving**, including any delayed-retirement credits they earned by waiting past full retirement age. Here is the part most people miss:

- If the higher earner **delayed**, those larger checks pass through to the survivor for life.
- If the higher earner **claimed early**, that reduced amount largely carries forward to the survivor — permanently.
- A protective rule (the "widow's limit") sets a floor of about **82.5% of the deceased's full benefit**, so an early claim doesn't cut the survivor benefit all the way down. But every dollar of delay *above* full retirement age still passes through.

There's a second, quieter cost: the survivor usually shifts from filing jointly to filing as a single taxpayer — with narrower tax brackets, a smaller standard deduction, and tighter Medicare (IRMAA) income thresholds. Less income can end up taxed at a higher rate.

> *The age you claim may matter most to the person who has to keep living on it.*

PART 1 · IN PRACTICE

When an early claim becomes a *lifelong* ceiling

Tom is the higher earner, with a full-retirement-age benefit of **$2,800**. His wife Susan's own benefit is **$1,200**. Eager to start, Tom claims at 62, reducing his own check to about $1,960. The household lives comfortably on the two benefits for years — until Tom passes away first.

At that point Susan's own $1,200 stops, and she steps up to a survivor benefit based on Tom's record. What she receives depends entirely on the claiming decision Tom made years earlier:

CASE STUDY · HYPOTHETICAL · SUSAN'S SURVIVOR BENEFIT

TOM CLAIMED 62	TOM CLAIMED 67	TOM WAITED TO 70
$2,310	$2,800	$3,472
held up by the widow's-limit floor	his full benefit	delayed credits pass through

The difference between Tom's earliest and latest claim is roughly **$1,160 a month** — for the rest of Susan's life, on top of moving into single-filer tax brackets. Tom's early claim felt right for Tom. What it actually did was set a permanent ceiling on Susan's income for what turned out to be 15 years of widowhood.

> *For married couples, the higher earner isn't really choosing their own benefit. They're choosing the survivor's.*

PART 2 · DIVORCEES

02

You may have a claim on an ex — even if they've moved on

Many divorced people never realize they may be entitled to a benefit on a former spouse's record. You can claim on a living ex-spouse when *all* of these are true:

- The marriage lasted at least **10 years**
- You are currently **unmarried**
- You are at least **62**
- Your ex is at least 62 and eligible (if you've been divorced two or more years, they don't even need to have filed yet)

The benefit can be worth up to **50% of your ex's full benefit** (less if you claim before your own full retirement age). You receive the higher of your own benefit or the ex-spousal amount — not both stacked together. Critically, claiming **does not reduce your ex's benefit**, doesn't affect their current spouse, and doesn't require their knowledge or consent.

When you *cannot* claim on an ex:

- The marriage was shorter than 10 years — the hardest cliff in these rules. Nine years and eleven months counts as zero.
- You have remarried (covered in Part 3).
- Your own benefit is already higher — in which case you simply take your own.

> *A divorce doesn't end your claim on a former spouse's record. A short marriage — or a new one — can.*

PART 2 · IN PRACTICE

The ten-year line — and what it's *worth*

Linda divorced after 12 years of marriage and never remarried. Now at her full retirement age of 67, her own Social Security benefit is **$900**. Her former husband's full benefit is **$2,800**, half of which is $1,400.

CASE STUDY · HYPOTHETICAL · LINDA'S MONTHLY BENEFIT

HER OWN RECORD	DIVORCED-SPOUSE BENEFIT
$900	$1,400
what she earned herself	up to 50% of her ex's benefit

Because the marriage lasted more than 10 years and Linda is unmarried, she can claim the divorced-spouse benefit — her own $900 plus a $500 top-up to reach $1,400. That's a **56% raise** over her own record. It costs her ex nothing, doesn't touch his current wife's benefits, and requires no contact with him at all.

The cliff: had the marriage lasted 9 years instead of 12, Linda would receive only her own $900 — **$500 less every month, for life**, over a matter of months of marriage duration. And if her ex passes away first, Linda may step up to a surviving-divorced-spouse benefit worth up to his full **$2,800**.

> *Ten years of marriage is a financial threshold, not just a personal one. Cross it, and a former spouse's record may be open to you for the rest of your life.*

PART 3 · THE REMARRIED

Say "I do," and the rules change

03

Remarriage never touches your *own* earned benefit. But it can reshape every benefit you might claim on someone else's record — sometimes in your favor, sometimes not. The pivotal number is **age 60**.

When remarriage can **help**:

- A new spouse with a strong earnings record can open a spousal benefit (up to 50% of theirs while both live) or a survivor benefit (up to 100% if they pass) larger than anything on your own record.
- You generally must be married about one year before claiming a spousal benefit on a new spouse.

When remarriage can **hurt**:

- Divorced-spouse benefits on a living ex **end** the moment you remarry. If you were drawing on a high-earning ex, that stops.
- **The age-60 survivor rule:** if you're entitled to survivor benefits from a deceased spouse (or qualifying ex) and you remarry *before* age 60, you generally forfeit those benefits while remarried. Remarry *at or after* 60, and you keep them.

> *Before 60, a remarriage can cost you a survivor benefit. After 60, it can't. The date on the calendar matters as much as the person.*

A wedding date worth *thousands*

Margaret was widowed at 57. Her late husband's record entitles her to a survivor benefit worth up to about **$2,400 a month** once she reaches her survivor full retirement age. She's now planning to marry her partner, Robert, whose own record would provide a much smaller survivor benefit.

CASE STUDY · HYPOTHETICAL · MARGARET'S SURVIVOR BENEFIT

MARRY NOW, AT 57	MARRY AFTER AGE 60
Forfeited	**$2,400**
remarriage before 60 ends it	survivor benefit preserved for life

If Margaret and Robert marry now, she forfeits the survivor benefit on her late husband's record while remarried. If they simply wait until just after her 60th birthday, she keeps the full benefit for life — even while married to Robert.

The cost of not knowing the rule could be **$2,400 a month, potentially for decades**. A wedding date moved by a few months protects it entirely. (And if Robert's record ever yields a larger survivor benefit, Margaret can claim the higher of the two — timing simply preserves her options.)

> *Love sets the date. But when survivor benefits are involved, the calendar deserves a seat at the table too.*

THE BOTTOM LINE

It was never just about you.

Social Security wasn't designed around a single life. It was designed around relationships — and your marital history is one of the most powerful, least-understood levers in the entire system.

Three lessons carry across all three situations. A claiming decision can **outlive you**, setting the income floor a surviving spouse stands on for years. A **10-year marriage** can open a former spouse's record — or a shorter one can close it forever. And a single **birthday**, age 60, can preserve or forfeit a survivor benefit worth a small fortune.

TWO HONEST QUESTIONS WORTH SITTING WITH

— *If you were married 10 years or more, do you know whether you have a claim on a former spouse — or they on you?*

— *Have you chosen your claiming age with your spouse's survivor years in mind, not only your own?*

None of this is a substitute for your own benefit estimate, and the exceptions are many. But the families who lose the most are almost always the ones who never knew the rule existed. Reviewing your situation with a qualified professional — before you file, remarry, or finalize a divorce — is one of the highest-value conversations in all of retirement planning.

About The Retirement Institute

The Retirement Institute is a non-profit dedicated to financial education for Americans approaching and living in retirement. We publish clear, unbiased guides on the decisions that matter most — taxes, income, healthcare costs, and legacy — so that families can act from knowledge rather than fear. We don't sell products. We teach.

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This educational guide is shared with the compliments of an independent financial professional.

IMPORTANT DISCLOSURES

This guide is provided by The Retirement Institute for general educational purposes only. It does not constitute, and should not be relied upon as, personalized financial, investment, tax, or legal advice, and it does not create any advisor-client or fiduciary relationship. The case studies are hypothetical, simplified for illustration, do not reflect any specific individual's situation, and are not a guarantee of future results.

Social Security's rules for spousal, divorced-spouse, survivor, and surviving-divorced-spouse benefits contain numerous conditions and exceptions — including duration-of-marriage requirements, age thresholds, deemed-filing rules, the family maximum, and the "widow's limit." Eligibility and benefit amounts depend entirely on your individual record and circumstances and are subject to change. The Social Security Administration (ssa.gov) is the authoritative source for your personal benefit estimate and current rules.

Before making any decision related to claiming, marriage, remarriage, or divorce that may affect Social Security benefits, consult the Social Security Administration and a qualified financial advisor, tax professional, and/or attorney who can review your complete situation.