



HEATHER SCHREIBER'S

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SOCIAL SECURITY ADVISOR

Social Security Planning for Retirement

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Post-Divorce Planning for Social Security

Divorce often is a life-altering event, bringing significant emotional and financial changes to both spouses. One financial aspect of divorce that is often overlooked is the availability or sudden loss of Social Security benefits for a soon-to-be ex-spouse. Yet, those benefits can be crucial in ensuring financial stability, particularly as a person ages.

The impact can be especially crucial for women, who often face financial challenges that can be compounded when the "D" word comes into play. Divorce may not always divide the balance sheet exactly in half; even with an even split, women might find themselves hard-pressed to regain financial stability and independence. Reasons could include lower lifetime earnings caused by a persistent, albeit narrowing, gender wage gap and breaks in work history to care for children or aging parents, making it sometimes difficult to qualify for a substantial Social Security benefit and save effectively for retirement.

On average, women live longer than men. Thus, they are more likely to outlive their retirement savings. Social Security benefits provide inflation-adjusted guaranteed income for life and can be an essential financial safety net. Understanding how to maximize these benefits is key to ensuring long-term financial security for most retirees, but even more so for divorced women.

Of course, women are not the only ones who may experience financial strains after a divorce. However, given the challenges already mentioned, women tend to receive benefits from a former spouse by almost 9:1, according to the [Annual Statistical Supplement to the Social Security Bulletin, 2023](#).

The first step to financial autonomy after divorce is understanding the eligibility requirements for various Social Security benefits payable under a former spouse's record. Beyond that, identifying unique outliers can uncover opportunities to capitalize on otherwise untapped benefits and avoid the risk of losing others.

First Things First: 10 Years, Not 9 Years and 11 Months

Before any effort is made to harvest Social Security benefits from an ex, the length-of-marriage requirement must be satisfied. The SSA requires a marriage to last ten years or more before the divorce is finalized. In other words, the divorce must become final after the 10th anniversary of the marriage.

If a couple marries, divorces before their 10th wedding anniversary, and then remarries, can the two periods of marriage be combined to meet the 10-year requirement? I have been asked this question enough times that it warrants discussing it here.

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