



## **Ask Bob: Can I Collect Half of My Ex-Husband's Social Security Benefit Before Collecting My Own?**

A reader is looking to strategize around collecting Social Security benefits that involves utilizing spousal benefits from her ex-husband. Will it work? Our Social Security expert answers her question.

**ROBERT POWELL, CFP** | January 25, 2022

### **Question**

I was married for 10 years and have remained unmarried. I am 60 years old. I plan on retiring at 65 or older. I know my FRA [full retirement age] is 67 because I was born after 1960.

My ex-husband will be 65 9/22 and will begin collecting. Am I able to collect half of his Social Security amount until I retire and then collect mine? My Social Security total will be about \$2800. I had a friend who did this until she began collecting half of her ex-husbands Social

Security and then was able to collect her full amount once she stopped working, but she was born before 1960.

## Answer

This is an excellent and nuanced question that we applaud your reader for asking, says Alex Richani, CFP®, with [Woodward Financial Advisors, Inc.](#) Social Security is a significant component of most people's retirement plan and should be thoroughly explored before making the decision to retire. There are two components worth exploring to better answer this question and help the reader make more informed decisions.

Richani says, "The first component to consider is something called deemed filing. This is what ultimately makes this readers strategy no longer work. Deemed filing is a rule that went into effect as part the Bipartisan Budget Act of 2015. Essentially, anyone filing for Social Security benefits today is deemed to be filing for all available benefits and will automatically receive whichever benefit pays the greatest."

As an example, let's assume this reader applies for benefits are 62, the earliest age personal or spousal benefits can be claimed for most people. "The Social Security Administration will compare personal and spousal benefits, as both are currently available to her, and pay her whichever is greater," he explains. "Assuming her ex-spouse passes before her, survivor benefits may be available to her down the road since this was unavailable at her initial filing."

It is also important that the reader understands how spousal benefits work when considering their options. Richani says, "Spousal benefits, which are available to some ex-spouses as well, will entitle you to receive up to 50% of your ex-spouse's Primary Insurance Amount, which is the amount that they are entitled to at their full retirement age. As a spouse or ex-spouse, you'll receive between 32.5% and 50% depending on your age. Once you reach your own full retirement age, you'll be entitled to 50% and there is no increase to spousal benefits from delaying further."

## Got questions? Get answers!

Email [Robert.Powell@maven.io](mailto:Robert.Powell@maven.io).

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