



PERSONAL CLAIMING ARITHMETIC

Your Ex-Spouse Social Security Claiming Plan

Benefits on your own record and on your ex-spouse's record, at every claiming age from 62 to 70, with the totals over a lifetime and the ages where the math tips.

Prepared for Dana (sample)

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Your situation, restated

- Your own benefit basis: typical earnings of about \$25,000 a year, which we convert to an estimated full-retirement-age benefit of \$1,413 a month.
- His benefit basis: typical earnings of about \$110,000 a year, which we convert to an estimated full-retirement-age benefit of \$3,438 a month.
- Marriage length: 18 years. Currently remarried: no.
- Still working: no.

Your marriage lasted 18 years and you are not currently remarried, so the benefits in this plan include the ex-spouse portion of Social Security. The 10 year marriage rule is met.

When it can start: If he is not yet entitled to his own retirement or disability benefit, Social Security requires that he is at least 62 with enough work credits AND that you have been divorced for at least 2 continuous years before the ex-spouse portion can begin (the independent entitlement rule). With a divorce final in 2024, that two year mark arrives in 2026.

Estimates use the published 2026 Social Security formula as a today's-dollars hypothetical and a full retirement age of 67 (everyone born in 1960 or later). SSA's real computation uses your indexed 35 year earnings record and the formula for the year you turn 62, so figures converted from a yearly income are a scenario, not a benefit determination. Your own statement at ssa.gov/myaccount is the authoritative source for your record.

Your monthly benefit at every claiming age

If you claim at	Your own benefit	Ex-spouse top-up	Total per month
62	\$989	\$199	\$1,188
63	\$1,060	\$214	\$1,274
64	\$1,130	\$230	\$1,360
65	\$1,225	\$255	\$1,480
66	\$1,319	\$281	\$1,599
67	\$1,413	\$306	\$1,719
68	\$1,526	\$193	\$1,719
69	\$1,639	\$80	\$1,719
70	\$1,752	\$0	\$1,752

The two parts of your benefit follow different rules. Your own portion shrinks if you claim before 67 and grows 8% for each year you wait after 67, up to age 70. The ex-spouse portion shrinks before 67 and never grows after 67. And a rule most articles miss: after 67, every dollar of delayed credit on your own benefit reduces

the ex-spouse top-up first (SSA's dual-entitlement offset, POMS RS 00615.694), so your total only rises past 67 once the credits outgrow the top-up. In your case the ex-spouse portion matters, so waiting past 67 adds less than most articles suggest; the table above already applies the offset.

Two rules to hold onto. First, there is no taking one benefit now and switching later: for everyone born January 2, 1954 or later, filing for one means filing for both. Second, the highlighted row is the age with the largest monthly check, which is not automatically the largest lifetime total.

One timing detail on delayed credits: credits earned in a calendar year generally take effect the following January (only at 70 do they all apply at once), so the first months after a post-67 claim can pay slightly less than the eventual rate shown. Annual rows show the eventual rate.

Lifetime totals and where the math tips

Total benefits received by each age, if you claim at 62, 65, 67, or 70. Undiscounted, today's dollars. For claims at 68 or 69, the first year is counted at the prior year's credit level (SSA applies new delayed credits each January), and any starred timing uses the cautious end: these totals are floors, not ceilings.

	By age 80	By age 85	By age 90	By age 95
Claim at 62	\$256,608	\$327,888	\$399,168	\$470,448
Claim at 65	\$266,400	\$355,200	\$444,000	\$532,800
Claim at 67	\$268,164	\$371,304	\$474,444	\$577,584
Claim at 70	\$210,240	\$315,360	\$420,480	\$525,600
Largest total: claim at	66	67	67	67

The break-even ages

- Claiming at 67 instead of 62: the later choice pulls ahead in total dollars received around age 79. Before that age, claiming at 62 has paid out more.
- Claiming at 70 instead of 67: the later choice has not caught up in total dollars by age 100 in your case.
- Claiming at 70 instead of 62: the later choice pulls ahead in total dollars received around age 87. Before that age, claiming at 62 has paid out more.

How to read this: no one knows how long they will live. The break-even age tells you which claiming choice wins IF you live past it. Women reaching 62 in the US today live to about 85 on average, and planning to 90 or 95 is the cautious reading of the table.

If your guess about his income is off

Most women estimate his income rather than knowing it. Here is the same analysis with his figure 20% lower and 20% higher than what you gave us:

His figure	Best age for the monthly check	Best age for the total by 85
20% lower	70	70
Your estimate	70	67
20% higher	67	67

The best claiming age shifts within that range, so it is worth firming up his figure before deciding. Your own statement at ssa.gov/myaccount and, if you can get it, his benefit estimate settle it.

When you decide to file

Everything on this page is from Social Security's own application process, checked September 2026.

- You can apply up to 4 months before the month you want benefits to begin, and your first payment arrives the month after your chosen start month (ssa.gov/retirement/timing-first-payment).
- Where: online at ssa.gov/apply (choose Family, "Your current or ex-spouse worked"), or call 800-772-1213 to set an appointment by phone or in person.
- Have ready: your Social Security number and birthplace; your work details for the last 5 years; his Social Security number and birthday if you know them; the dates of your marriage and divorce and where you married; your bank routing and account numbers for direct deposit.
- Do not mail documents up front. Social Security now asks you to apply first and send papers (like the marriage certificate or divorce decree) only if they request them.
- Before you file, pull your own statement at ssa.gov/myaccount and compare its retirement estimate with this plan's "your own benefit" column. Where they differ, trust your statement: it is built from your actual earnings record.

If life changes

- If you remarry while your ex is living, benefits on his record generally stop for as long as the new marriage lasts (narrow exceptions exist, and eligibility can resume if the later marriage ends). Your own work benefit is never affected.
- If your ex dies, a different and generally larger benefit applies: the survivor age factor runs from about 71.5% at 60 to an unreduced rate at survivor full retirement age, and the dollar amount also depends on whether he claimed early or earned delayed credits. Survivors can take one benefit first and switch later. If this happens, contact Social Security promptly.
- If you keep working past your claim, earnings above the annual limit temporarily reduce checks before 67 and are credited back afterward; working can also raise your own benefit if these are high-earning years.

What this plan is, and is not

- These are estimates from the published 2026 Social Security formula under stated assumptions: full retirement age 67, today's dollars, no future cost-of-living projections, totals not discounted.
- This is arithmetic, not advice. We show which age produces the largest number under each assumption; the choice is yours, and it can depend on health, work, savings, and things no table can hold.
- If your ex has died, different and generally larger survivor rules apply, and they are out of scope here. Contact Social Security directly.
- Claiming on his record never reduces his benefit or his current spouse's, and Social Security does not routinely notify him.
- Your own Social Security statement beats any estimate, ours included. Get it free at ssa.gov/myaccount.

Sources: SSA benefit formula bend points (ssa.gov/oact/cola/bendpoints.html); spousal reduction factors (ssa.gov/oact/quickcalc/spouse.html); divorced-spouse rules (ssa.gov/faqs KA-01999, KA-02011; SSA POMS RS 00202.005); 2026 earnings limits (ssa.gov/cola). Checked September 2026.

Questions about your plan? Reply to the email this arrived with. Not satisfied? Full refund, no questions.

For your adviser

If you bring this plan to a financial professional, this section lets them verify it in minutes.

- Inputs: her PIA basis \$1,413/month (converted from stated earnings of \$25,000/year); his PIA basis \$3,438/month (converted from stated earnings of \$110,000/year); marriage 18 years; divorced-spouse eligible.
- Income-to-PIA conversion: steady-career AIME approximation (annual/12, capped at the 2026 taxable maximum of \$184,500) through the 2026 bend points \$1,286/\$7,749 at 90/32/15.
- Factors: own-benefit reduction 5/9% per month (first 36) then 5/12%; delayed credits 2/3% per month to 70; spousal reduction 25/36% then 5/12%, no delayed credits on the spousal excess; excess = max(0, 50% of his PIA minus her PIA). Past FRA the excess payable is offset dollar for dollar by her delayed credits (POMS RS 00615.694): total = max(PIA + excess, PIA x DRC factor). FRA 67 assumed (client born after 1960).
- Lifetime totals: undiscounted, today's dollars, no COLA projection: deliberately simple so the break-evens are transparent.

Method page: onherownfeet.com/how-we-calculate. We welcome corrections.