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Social Security Benefits and Divorce

Splitting assets like real estate and bank accounts, establishing custody of any minor children ...



these issues are usually on top of mind for divorcing couples. But they often overlook the impact of a divorce on Social Security Retirement (SSR) and [Disability](#) (SSDI) benefits.

Did you know that a divorced person can collect Social Security benefits based on the earnings of a former spouse? Even multiple ex-spouses can be eligible for benefits from one primary qualified beneficiary!

Specific Criteria for Ex-Spouse Social Security Benefits Eligibility

SOUTHERN CALIFORNIA

WORKERS' COMPENSATION BLOG

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What's Happening....

1. The marriage must have lasted **at least 10 years**. Timing is important: anyone considering divorce close to the 10-year point may want to delay final proceedings.
2. The spouse looking for Social Security benefits must be at least age 62 – **and unmarried**.
3. The ex-spouse must be eligible for SSR or SSD benefits but **does not** have to be actually collecting them yet.
4. The spouse can claim a benefit from the earnings of the ex-spouse only if his or her benefit is **less than** that of the ex-spouse.

Of course, a divorced spouse collecting benefits before full retirement age will have those benefits reduced – at age 62 the reduction can be as high as 30%.

Frequently Asked Questions about Social Security Benefits and Divorce

- If my ex-spouse begins collecting benefits based on my earnings, does that reduce my benefits? No – benefits to former spouses have no effect on the benefit amount of the primary wage earner.
- Will the Social Security Administration notify my ex-spouse when I begin collecting benefits based on his earnings? No.
- I don't have my ex-spouse's Social Security number – may I still apply for benefits based on

her earnings? Yes. You'll need her birthdate, place of birth and parents' names.

- What documentation is required to file for ex-spouse benefits? Applicants must submit their marriage certificate, final divorce decree and identification documents like a birth certificate and tax returns.

Social Security Benefits and Divorce is Complex – Get Help

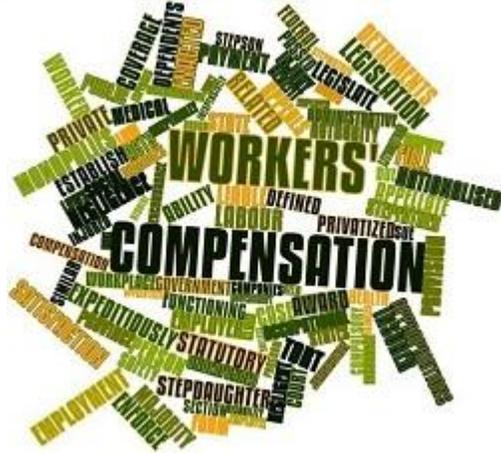
Our experienced [legal team](#) can help you navigate through the complicated eligibility criteria for both SSR and SSDI benefits for divorced spouses and application processes.

From My Blog

[Injuries That Are Not Covered by Workers Compensation](#)

Most injuries that arise in the course of employment are covered under California workers' compensation system. As long as you were performing work-related activities at the time of your injury, you should be able to seek financial support for your medical bills and a portion of your lost wages. However, there are many factors that may impact your eligibility. [Read more](#)

Are any Work–Related Injuries Not Covered by Workers’ Compensation?



The short answer is “Yes” but it’s a complicated question.

[Workers’ Compensation](#) benefits cover you if you are injured at work or suffer a work–related illness. It’s your right to receive coverage for related medical expenses and [temporary or permanent disability benefits](#).

Situations where Workers’ Compensation Benefits May Not Apply

However, even though you may have suffered a workplace injury, Workers’ Compensation benefits may not apply. Here are a few examples:

- Injuries that are not severe such as small cuts or lacerations that can be treated with first aid – and don’t require stitches.
- An injury sustained while commuting to work.
- A self-inflicted injury.
- An injury suffered while committing a serious crime.
- Injuries sustained when your conduct violated company policy.

These exceptions are not clear-cut: for example, the level of misconduct will be considered for any criminal acts or policy violations. It’s always advisable to consult with an [attorney](#) experienced in California Workers’ Compensation law who will research the specific details of your case.

Situations where Workers’ Compensation Benefits May Be Disputed

If you are injured away from the workplace, even while working within the course and scope of your job, your employer's insurance provider may dispute your claim. Cumulative injuries like carpal tunnel may be denied as well as mental health conditions.

Regardless of the severity of the injury or where it took place, it's important to file an accident report and a Worker's Compensation claim form immediately with your employer.

If you or a loved one is going through a divorce or has been denied Worker's Compensation or Social Security Disability (SSDI) benefits, it's important to get an attorney experienced in these types of cases involved immediately. **Call 800-438-7734** for your initial free consultation, either in our office or in the comfort of your own home. The Kenton Koszdin Law Office, [Social Security attorney in Van Nuys](#), can help you navigate the application process for the best possible outcome for you and your family.



Recipe of the Month:

Southwestern Stuffed Peppers



Ingredients

- 1 cup uncooked quinoa

- 4 medium bell peppers
- 1 can (15.5 ounces) black beans, drained and rinsed
- 1 cup frozen corn kernels
- 1 ½ teaspoons paprika
- ¾ teaspoon coriander
- ¾ teaspoon cumin
- ½ teaspoon kosher salt
- 1 ½ tablespoons red wine vinegar
- 3 tablespoons olive oil

Directions:

Preheat oven to 400 degrees F (204 degrees C).

Core the bell peppers and cut them in half.

Using a fine-mesh strainer, rinse the quinoa under running water. Pour quinoa into a medium pan with 1 ¾ cups water. Add a sprinkle of salt and bring to a boil, covered. Lower heat, keep covered, and cook until liquid is absorbed, about 8-10 minutes.

In a large bowl, mix together quinoa, black beans and corn. Toss with spices, vinegar and oil. Sprinkle inner part of peppers with some salt and then divide quinoa into peppers. Cover with cheese and bake for 10 to 12 minutes.

Recipe Courtesy of: MyFitnessPal.com



What's Happening in Southern California in August/September 2015

Aug. 22 – 23, 2015

San Diego Spirits Festival
Port Pavilion Broadway Pier, San
Diego

Aug. 22 – 30, 2015

The Galaxy Virtual Run – 5k/10k/Half
Marathon
Anywhere and Everywhere in San
Diego

Aug. 23, 2015

Natalie Cole concert
Embarcadero Marina Park South, San
Diego

Aug. 23 – 26, 2015

Global Wine Beer & Spirits show
Sheraton San Diego Hotel & Marina,
San Diego

Aug. 29, 2015

Taylor Swift, Vance Joy & Shawn
Mendes concert
Petco Park, San Diego

Sept. 4 – 7, 2015

Festival of Sail
The Maritime Museum, San Diego

Sept. 4 – 27, 2015

LA County Fair

Sept. 11, 2015

Lenny Kravitz show
Greek Theater, LA

Sept. 11 – 12, 2015

Long Beach Comic Con
Convention Center, Long Beach

Sept. 13, 2015

Dance & Run Long Beach 5k
Aquarium Way, Long Beach

Sept. 18, 2015

Andrea Bocelli concert
Dolby Theatre, LA

Sept. 19, 2015

Folk Revival Festival
E Shoreline Dr. Long Beach

Sept. 20, 2015

Neil Sedaka
Cerritos Center, LA

Sept. 23 – 30, 2015

Hay Fever by Noel Coward
Cygnet Theatre, San Diego

Sept. 26, 2015

US Open of Stand Up Paddling
Pier 1, Huntington Beach

Fairplex, LA

Sept. 5, 2015

Summer Fiesta 5k, 10k, 15k, Half
Marathon

5400 E Ocean Blvd, Long Beach

Sept. 6, 2015

Summer Breeze 5k, 10k, 15k
Marathon

Woodley Park, Van Nuys

Sept. 9, 2015

John Hiatt & The Combo & The Taj
Mahal Trio

Balboa Theatre, San Diego

Sept. 10, 2015

HARD Presents a Night at Fairplex
Fairplex, LA

Sept. 26, 2015

Summer's End 10k, Half Marathon
Bolsa Chica Beach path, Huntington
Beach

Sept. 26 – 27, 2015

20th Annual Pacific Islander Festival
Ski Beach, Mission Bay, San Diego

Sept. 27 – 29, 2015

LA International Textile Show
California Market Center, LA



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