

**Women's Institute for a Secure Retirement**

[www.wiserwomen.org](http://www.wiserwomen.org)

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[http://www.wiserwomen.org/index.php?id=94&page=Divorce\\_&\\_Widowhood](http://www.wiserwomen.org/index.php?id=94&page=Divorce_&_Widowhood)

Divorce & Widowhood

Both divorce and widowhood can be extremely emotional and oftentimes unexpected events in a woman's life. The difficulties are often further compounded by the practical issues that arise during these transitional periods. WISER has developed various resources to help make this time a bit less stressful and to help newly divorced or widowed women make smart and informed financial decisions.

## **Helpful Tools:**

### **Divorce and Retirement:**

**Take Control of Retirement Benefits** Because pension and retirement benefits are not automatically split in a divorce, this short, common-sense guide emphasizes the importance of these benefits and offers valuable information on marital property, negotiating an agreement, and getting a qualified domestic relations order (QDRO).

[Download the booklet.](#)

WISER and **SAGE's National Resource Center on LGBT Aging** developed a series of resources for managing your finances through marriage, divorce and widowhood:

[Marriage and Finances: Planning for the Unexpected](#)

[Protecting Your Finances During a Divorce](#)

[Managing the Financial Impact of Widowhood](#)

### **RESEARCH:** [Survey of Recent Widows](#)

In 2013, The Women's Institute for a Secure Retirement (WISER) partnered with research company Greenwald & Associates to look into the financial readiness and economic aftermath of women who experience widowhood. The result was an online survey of 246 women who were widowed within the past five years. The respondents were all ages 70 and under, and had financial assets ranging from \$50,000 to \$1 million. The research was funded by the American Council of Life Insurers.

**Further information on Social Security benefits for Widows and Divorced Spouses is available from the Social Security Administration:**

**Widows (also referred to as Survivors):**

[Survivors Benefits](#)

[Survivors Planner: If You Are The Worker's Widow Or Widower](#)

[Survivors Planner: Survivors Benefits For Your Widow Or Widower](#)

[Social Security Benefit Amounts For The Surviving Spouse By Year Of Birth](#)

**Divorced/Ex-Spouses:**

[Retirement Planner: Benefits For Your Divorced Spouse](#)

[Retirement Planner: If You Are Divorced](#)

[Survivors Planner: Benefits For Your Surviving Divorced Spouse](#)

**For more resources on Divorce and Widowhood, [click here](#).**

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