

## **When Does Alimony End?**

By Tom Norton, CPA, CDFA

Alimony ends if the receiving spouse gets remarried, or if either party dies. Beyond those universal rules, state laws vary on when alimony payments stop.

Some states are very stingy with alimony. Texas, for instance, limits alimony to 3 years and \$2,500 per month maximum. Similarly, Indiana limits alimony to 3 years at the most, though there is no dollar maximum. Both states make exceptions for a receiving spouse who is ill or disabled.

Other states leave alimony completely at the discretion of the judge. In these states, there may be no stated end-date in the divorce decree. In order to stop it, the paying spouse has to go back to court and ask for a modification of the original order. That means hiring lawyers and getting back into the legal process.

In between those two extremes, other states have maximum time limits for alimony that are longer than just three years. And in most states, the judge can impose a maximum at his or her discretion.

Some states also end alimony when the receiving spouse lives with someone in a marriage-like relationship. Ask your divorce lawyer if that applies in your state.

Of course, I always recommend that you and your spouse come to a mutually acceptable agreement on alimony and other key issues in your divorce. You may want to hire a mediator to help. A mediator is a neutral third party who helps you clarify your goals and find a workable common ground. You should still have an attorney, but hiring a mediator will typically save you quite a bit in legal fees.

To find out more about your state law, look up your state right here on [DivorceAndMoney.org](http://DivorceAndMoney.org).

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