

Commonly asked questions about receiving Social Security benefits

The U.S. Social Security program allows retirees to have consistent income. But how much you receive can vary significantly depending on when you start receiving it and your unique situation.

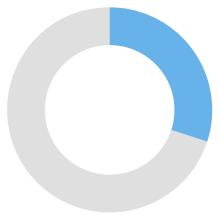
Here are some answers to help you understand the basics of eligibility.

When can I start receiving Social Security?

You can start claiming your benefit at **62**, but if your health and financial portfolio is in shape, you may want to wait longer.

62

The earliest you can start.



Benefits could be up to **30%** lower than at full retirement age.

66-67

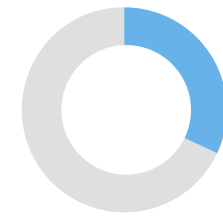
Full retirement age, depending on when you were born.



If you delay retirement, you can continue to increase your future benefits.

70

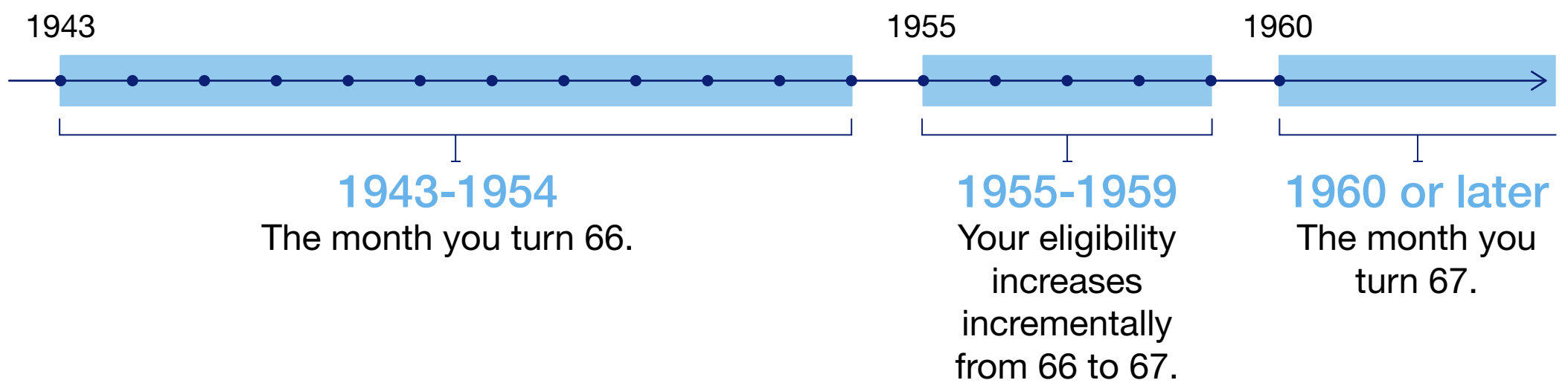
When your benefits reach their maximum



Benefits could be up to **32%** higher than at full retirement age.

When am I eligible for full retirement benefits?

Your "full retirement age" depends on when you were born.

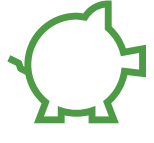


How is my benefit amount determined?

There are a number of factors.



Work history



Actual lifetime earnings



Social Security "credits" accrued by working



Cost-of-living increases



Age when you claim benefits



Year of birth



Location

Visit ssa.gov/planners/calculators for calculators to help you make an estimate.

How do I claim benefits?

You can initiate the process with whichever of the following options you prefer.



Online

Go to ssa.gov



By phone

Call 800.772.1213
TTY 800.325.0778



In person

Find a nearby location at secure.ssa.gov/ICON



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