2026

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Retirement Benefits

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Social Security and your retirement plan

Social Security is part of the retirement plan of almost every American worker. It's important to know how the system works and how much you'll receive from us when you retire.

This booklet explains:

- How you become eligible for Social Security benefits
- How your earnings and age can affect your benefits
- What you should consider in deciding when to retire
- Why you shouldn't rely only on Social Security for all your retirement income

This basic information about Social Security retirement benefits isn't intended to answer all questions. For specific information about your situation, you should talk with one of our representatives. Please call our toll-free number.

Your retirement benefits

How do you become eligible for retirement benefits?

When you work and pay Social Security taxes, you earn "credits" toward Social Security benefits. The number of credits you need to receive retirement benefits depends on when you were born. If you were born in 1929 or later, you need 40 credits (10 years of work).

If you stop working before you have enough credits to be eligible for benefits, the credits will remain on your Social Security record. If you return to work later, we will add more credits based on the amount you earn. We can't pay any retirement benefits until you have the required number of credits.

How much will your retirement benefit be?

We base your benefit payment on how much you earned throughout your working career. Higher lifetime earnings result in higher benefits. If there were some years you didn't work or had low earnings, your benefit amount may be lower than if you had worked steadily.

The age at which you retire also affects your benefit. If you retire at age 62, the earliest possible Social Security retirement age, your benefit will be lower than if you wait. The "**Early retirement**" section explains this in more detail.

Get personalized retirement benefit estimates

As you make plans for your retirement, you may ask, "How much will I get from Social Security?" If you have a personal *my* Social Security account, you can get an estimate of your personal retirement benefits and see the effects of different ages to begin receiving retirement benefits. If you don't have a personal *my* Social Security account, create one at ***www.ssa.gov/myaccount***. To create a personal *my* Social Security account, you must be a U.S. citizen, at least 18 years old, and have a valid email address and Social Security number (SSN).

Full retirement age

If you were born in 1958 or earlier, you're already eligible for your full Social Security benefit. The full retirement age is 66 if you were born from 1943 to 1954. The full retirement age increases gradually if you were born from 1955 to 1960 until it reaches 67. For anyone born 1960 or later, full retirement benefits are payable at age 67.

The chart below lists the full retirement age by year of birth.

Age to receive full Social Security benefits	
Year of birth	***Full retirement age***
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67
NOTE: *People born on January 1 of any year, refer to the previous year.*	

Early retirement

You can receive Social Security retirement benefits as early as age 62. However, we'll reduce your benefits if you start receiving them before your full retirement age. For example, if you turn age 62 in 2026, your benefit would be about 30% lower than it would be at your full retirement age of 67.

Some people will stop working before age 62. But if they do, the years with no earnings will probably mean a lower Social Security benefit when they decide to start receiving benefits.

Sometimes health problems force people to retire early. If you can't work because of health problems, consider applying for Social Security disability benefits. The disability benefit amount is the same as a full, unreduced retirement benefit. If you get Social Security disability benefits when you reach full retirement age, we convert those benefits to retirement benefits. For more information, read *Disability Benefits* (Publication No. 05-10029).

Delayed retirement

You can choose to continue working beyond your full retirement age. If you do, you can increase future Social Security benefits in two ways.

Each extra year you work adds another year of earnings to your Social Security record. Higher lifetime earnings can mean higher benefits when you retire.

Also, your benefit will increase from the time you reach full retirement age, until you start to receive benefits, or until you reach age 70. We'll add 8% to your benefit for each full year you delay receiving Social Security benefits beyond full retirement age.

NOTE: *You should sign up for Medicare three months before your 65th birthday, even if you haven't started receiving retirement benefits yet. In some circumstances, medical insurance costs more if you delay applying for it. You can find more information in the "**A word about Medicare**" section below.*

Decide when to start receiving retirement benefits

Choosing when to start receiving retirement benefits is an important decision. No matter the age you plan to start receiving benefits, contact us in advance to learn your options to make the best decisions. Sometimes, your choice of the month to begin receiving benefits could mean higher benefit payments for you and your family.

Social Security benefits replace a percentage of a worker's pre-retirement income. The amount of your average wages that Social Security retirement benefits replace varies depending on your earnings and when you choose to start benefits. If you start benefits at age 67, this percentage ranges from as much as 78% for very low earners, to about 42% for medium earners,

and about 28% for high earners. If you start benefits earlier than age 67, these percentages would be lower. After age 67 they'd be higher. Most financial advisers say you will need about 80% of pre-retirement income to live comfortably in retirement, which includes your Social Security benefits, investments, and other personal savings. For more information on other factors to consider as you think about when to start receiving Social Security retirement benefits, read *Your Retirement Checklist* (Publication No. 05-10377).

You can apply up to four months before you want your retirement benefits to start. If you're not ready to begin receiving retirement benefits, but are thinking about doing so soon, visit our website at ***www.ssa.gov/retirement*** to learn more.

Advance Designation

Advance Designation is available to **capable** adult and emancipated minor applicants and beneficiaries of Social Security, Supplemental Security Income (SSI), and Special Veterans Benefits. It allows beneficiaries to designate up to three people who could potentially serve as their representative payee in the future, if the need arises.

By selecting a representative payee in advance, you'll have peace of mind knowing that someone you trust may be appointed to manage your benefits if needed.

You can submit an Advance Designation request when you file an application for benefits, online with your personal *my* Social Security account, or by phone.

Family benefits

Benefits for family members

If you get Social Security retirement benefits, some members of your family may also be eligible for benefits.

Eligible members include:

- Spouses age 62 or older
- Spouses younger than 62, if they care for a child entitled on your record who is younger than age 16 or has a qualifying disability
- Former spouses, if they are age 62 or older (go to our "**Benefits for a divorced spouse**" section for more information)
- Unmarried children up to age 18, or up to 19 if full-time student at an elementary or secondary school (grade 12 or below)
- Unmarried children age 18 or older with a disability that began before age 22

If you become the parent of a child (this includes an adopted child) after you begin to get benefits, let us know. Then we'll decide if the child is eligible for benefits.

Spouse's benefits

Spouses who never worked or have low earnings can get up to half of a retired worker's full benefits. If you're eligible for both your own retirement benefits and spouse's benefits, we always pay your own benefits first. If your benefits as a spouse are higher than your own retirement benefit, you'll receive a combination of benefits that equal the higher spouse's benefit.

For example, a person qualifies for a retirement benefit of $1,250 and a spouse's benefit of $1,400. At full retirement age, they will get their own $1,250 retirement benefit. We also will add $150 from their spouse's benefit, for a total

of $1,400. If the person takes both their retirement and spouse's benefits before reaching full retirement age, we'll reduce both amounts.

If you were born on or after January 2, 1954 and are eligible for both retirement and spouse's (or divorced spouse's) benefits, you must apply for both benefits. This is called "deemed filing." If you file for one benefit, you are "deemed" to file for the other one, too. For example, if you file for your retirement benefits now and your spouse files for their retirement benefits later, you may become eligible for spouse's benefits. You must file for spouse's benefits when your spouse files their retirement claim.

If spouses receive Social Security retirement benefits before they reach full retirement age, we reduce the benefit. The amount we reduce the benefit by depends on when the person reaches full retirement age.

For example, if full retirement age is 67, a spouse can get 32.5% of the worker's unreduced benefit at age 62.

The benefit increases the longer you wait to receive benefits, up to the maximum of 50% at full retirement age.

Your spouse can receive full benefits, regardless of age, if taking care of a child entitled on your record. The child must be younger than age 16 or have a qualifying disability that began before age 22.

Starting in January 2024, if you receive a pension from work where you didn't pay Social Security taxes, your pension won't reduce your Social Security benefits or your spouse's benefits. This change is because of the Social Security Fairness Act (SSFA) of 2023, which was signed into law in January 2024. December 2023 was the last month that the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) could reduce benefits.

NOTE: *Your current spouse can't get spouse's benefits until you file for retirement benefits.*

Children's benefits

Your dependent child may get benefits on your earnings record when you start your Social Security retirement benefits. Your child may get up to half of your full benefit.

To receive benefits, your child must be unmarried and meet one of the following requirements. Is:

- Younger than age 18
- 18-19 years old and a full-time student at an elementary or secondary school (no higher than grade 12)
- 18 or older and have a qualifying disability that began before age 22

In certain circumstances, we can also pay benefits to a stepchild, grandchild, step-grandchild, or adopted child.

NOTE: *Children with disabilities whose parents have limited income and resources may be eligible for SSI. For more information, visit our website or call our toll-free number.*

Maximum family benefits

If you have children eligible for Social Security, each will receive up to half of your full benefit. But there's a limit to how much money we can pay to you and your family. This limit varies between 150% and 180% of your own benefit payment. If the total benefits due to your spouse and children are more than this limit, we'll reduce their benefits. Your benefit won't be affected.

Benefits for a divorced spouse

Your divorced spouse can receive benefits on your Social Security record if the marriage lasted at least 10 years. Your divorced spouse must be 62 or older and unmarried.

The benefits they get don't affect the amount you or your current spouse can get.

Also, your former spouse can get benefits even if you haven't started to receive retirement benefits. You both must be at least 62 and divorced at least two continuous years.

What you need to know when you're eligible for retirement benefits

How do you apply for Social Security?

You can apply for retirement benefits online at ***www.ssa.gov***, call our toll-free number, or contact a local Social Security office to make an appointment.

Depending on your circumstances, you'll need some or all the documents listed below. Don't delay your application for benefits if you don't have all the information. If you don't have a document you need, we can help you get it.

Information and documents you'll need include your:

- SSN
- Birth certificate
- W-2 forms or self-employment tax return for last year
- Military discharge papers if you had military service
- Spouse's birth certificate and SSN if they're applying for or currently receiving benefits
- Children's birth certificates and SSNs, if you're applying for children's benefits

You'll also need:

- Proof of U.S. citizenship or lawful alien status if you (or a spouse or child applying for benefits) were not born in the United States
- The name of your financial institution, the routing number, and your account number for direct deposit (If you don't have an account at a financial institution or prefer to get your benefits on a prepaid debit card, you can get a Direct Express® card. For more information, visit ***www.GoDirect.gov***.)

You must submit original documents or copies certified by the issuing office. We must refer to the original document(s) or copies certified by the agency that issued them. We cannot accept expired, notarized, or photocopied documents. You can mail or bring them to us. We'll make photocopies and return your documents.

Right to appeal

If you disagree with a decision made on your claim, you can appeal it. You can handle your own appeal with free help from us, or you can choose to have a representative help you. We can give you information about organizations that can help you find a representative. For more information about the appeals process and how to select a representative, read *Your Right to Question the Decision Made on Your Claim* (Publication No. 05-10058).

If you work and receive benefits at the same time

You can continue to work and still receive retirement benefits. Your earnings in (or after) the month you reach your full retirement age won't reduce your Social Security benefits. We'll reduce your benefits, however, if your earnings exceed certain limits for the months before you reach full retirement age. (Go to the chart in the "**Full retirement age**" section.)

Here is how it works:

If you're younger than full retirement age, we'll deduct $1 in benefits for each $2 you earn above the annual limit.

In the year you reach your full retirement age, we'll reduce your benefits $1 for every $3 you earn over an annual limit. This reduction continues until the month you reach full retirement age. Once you reach full retirement age, you can keep working, and we won't reduce your Social Security benefit no matter how much you earn.

If, within the year, your earnings are higher or lower than you estimated, let us know as soon as possible, so we can adjust your benefits.

A special monthly rule

A special rule applies to your earnings for one year, usually the first year you receive retirement benefits. With this rule, you can get a full Social Security payment for any month you earn less than a certain limit, regardless of your yearly earnings.

If you want more information on how earnings affect your retirement benefit, read *How Work Affects Your Benefits* (Publication No. 05-10069). This pamphlet has a list of the current annual and monthly earnings limits.

Your benefits may be taxable

About 40% of people who get Social Security have to pay income taxes on their benefits. For example, your benefits may be taxable if:

- You file a federal tax return as an "individual," and your combined income is between $25,000 and $34,000. You may have to pay taxes on up to 50% of your Social Security benefits. If your combined income is more than $34,000, up to 85% of your Social Security benefits is subject to income tax.
- You file a joint return. You may have to pay taxes on 50% of your benefits if you and your spouse have a combined income between $32,000 and $44,000. If your combined income is more than $44,000, up to 85% of your Social Security benefits is subject to income tax.
- You are married and file a separate return, you'll probably pay taxes on your benefits.

At the end of each year, we'll mail you a *Social Security Benefit Statement* (Form SSA-1099) that shows the amount of benefits you received. Use this statement when you complete your federal income tax return to find out if you must pay taxes on your benefits.

Although you're not required to have Social Security withhold federal taxes, you may find it easier than paying quarterly estimated tax payments.

For more information, read *Tax Guide for Seniors* (IRS Publication No. 554) and *Social Security and Equivalent Railroad Retirement Benefits* (IRS Publication No. 915) at ***www.irs.gov/publications***. You can also call the Internal Revenue Service's toll-free phone number, **1-800-829-3676**.

NOTE: *On the 1040 tax return, your "combined income" is the sum of your adjusted gross income plus nontaxable interest plus half of your Social Security benefits.*

How earnings from work not covered by Social Security taxes affect you

If you receive earnings from work that does not pay Social Security taxes, you will not earn credit for Social Security retirement or disability benefits from that work.

Also, those earnings will not count when we figure out future survivor benefits related to your earnings. However, if you have earned enough credits to be eligible for Social Security benefits and are also eligible for a pension from work that did not pay into Social Security, your pension will not affect your Social Security benefits.

The SSFA, signed into law on January 5, 2025, has removed the reduction of Social Security benefits within WEP and GPO. This provision applies to people who are eligible for certain pensions from work that didn't pay Social Security taxes, starting in January 2024 and later.

For more information visit our webpage *Social Security Fairness Act: Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) update*.

Have plans to leave the United States?

If you're a U.S. citizen, you can travel to, or live in, most foreign countries without any effect on your Social Security benefits. There are, however, a few countries where we can't send Social Security payments. These countries are Azerbaijan, Belarus, Cuba, Kazakhstan, Kyrgyzstan, North Korea, Tajikistan, Turkmenistan, and Uzbekistan. We can make exceptions, however, for certain eligible beneficiaries in countries other than Cuba and North Korea. For more information about these exceptions, contact your local Social Security office.

If you work outside the United States, different rules apply in deciding if you can receive benefits. For more information, read *Your Payments While You Are Outside The United States* (Publication No. 05-10137).

A word about Medicare

Medicare is our country's health insurance plan for people who are age 65 or older.

However, you can get Medicare at any age if:

- You've been entitled to Social Security disability benefits for 24 months
- You've been entitled to Social Security disability benefits and have amyotrophic lateral sclerosis (Lou Gehrig's disease)
- You have End-Stage Renal Disease (permanent kidney failure that requires dialysis or a kidney transplant)

Parts of Medicare

We enroll you in Original Medicare (Part A and Part B).

- Medicare Part A (Hospital Insurance) helps cover inpatient care in hospitals (that includes critical access hospitals), and skilled nursing facilities (not custodial or long-term care). Part A also pays for some home health care, hospice care, and inpatient care in a religious non-medical health care institution.
- Medicare Part B (Medical Insurance) helps cover medically necessary doctors' services, outpatient care, home health services, durable medical equipment, mental health services, and other medical services. Part B also covers many preventative services.

Other parts of Medicare are run by private insurance companies that follow rules set by Medicare.

- Medicare Advantage Plan (previously known as Part C) includes benefits and services covered in Part A and Part B — prescription drugs and additional benefits such as vision, hearing, and dental — bundled together in one plan.
- Medicare Part D (Medicare prescription drug coverage) helps cover the cost of prescription drugs.
- Supplemental (Medigap) policies help pay Medicare out-of-pocket copayment, coinsurance, and deductible expenses.

For more information, read *Medicare* (Publication No. 05-10043).

When should I apply for Medicare?

If you're not already receiving benefits, you should contact us at least three months before your 65th birthday to sign up for Medicare. You should sign up for Medicare even if you don't plan to retire at age 65 to avoid the late enrollment penalty.

If you're already receiving Social Security benefits or Railroad Retirement Board (RRB) benefits, we'll contact you a few months before you become eligible for Medicare and send you information. If you live in one of the 50 states, Washington, D.C., the Northern Mariana Islands, Guam, American Samoa, or the U.S. Virgin Islands, we'll automatically enroll you in Original Medicare (Parts A and B). However, because you must pay a premium for Part B coverage, you can choose to turn it down. Residents of Puerto Rico or foreign countries won't receive Part B automatically. They must elect this benefit.

We will not automatically enroll you in a Medicare prescription drug plan (Part D). Part D is optional, and you must elect this coverage. For the latest information about Medicare, visit the website, or call the toll-free number listed below.

Medicare	Website: ***Medicare.gov*** Toll-free number: **1-800-MEDICARE** (**1-800-633-4227**) TTY number: **1-877-486-2048**

If you don't enroll in Part B or Part D when you're first eligible, you may have to pay a late enrollment penalty for as long as you have Part B or Part D coverage. Also, you may have to wait to enroll, which will delay coverage.

If you're 65 or older and covered by a group health plan, either from your own or your spouse's **current employment**, you may be eligible for a Special Enrollment Period (SEP) to sign up for Medicare Part B. This means that you may delay enrollment in Medicare Part B without the need to wait for a general enrollment period and paying the penalty for late enrollment.

If you have a Health Savings Account (HSA)

If you have an HSA when you sign up for Medicare, you can't contribute to your HSA once your Medicare coverage begins. However, you may use money that's

already in your HSA after you enroll in Medicare to help pay for deductibles, premiums, copayments, or coinsurance. If you contribute to your HSA after your Medicare coverage starts, you may have to pay a tax penalty.

Premium-free Part A coverage begins six months before the date you apply for Medicare (or Social Security/RRB benefits), but no earlier than the first month you were eligible for Medicare.

NOTE: *To avoid a tax penalty, you should stop your contribution to HSA at least six months before you apply for Medicare.*

Extra Help with Medicare prescription drug costs

If you have limited resources and income, you may qualify for *Extra Help* to pay for your prescription drugs with Medicare Part D. Our role in this program is to:

- Help you understand how you may be eligible
- Help you complete the *Extra Help* application
- Process your application

If you apply for *Extra Help*, we also will send your information to your state to start an application for the Medicare Savings Programs, unless you tell us not to. To find out if you are eligible or to apply, visit our website at ***www.ssa.gov/medicare/part-d-extra-help*** or contact us.

Help with other Medicare costs

If you have limited income and resources, your state may pay your Medicare premiums and, in some cases, other "out-of-pocket" medical expenses, such as deductibles, copayments, and coinsurance.

Only your state can decide whether you are eligible for help from the Medicare Savings Programs. For more information, contact your state medical assistance

(Medicaid) office or State Health Insurance Assistance Program (SHIP). You can look up your state phone numbers online at ***Medicare.gov/talk-to-someone*** or call **1-800-MEDICARE** (**1-800-633-4227**).

Contacting Us

There are several ways to contact us, such as online, by phone, and in person (by appointment).

Visit our website

The most convenient way to conduct business with us is online at ***www.ssa.gov***. You can accomplish a lot.

- Apply for *Extra Help* with Medicare prescription drug plan costs.
- Apply for most types of benefits.
- Start or complete your request for an original or replacement Social Security card.
- Find copies of our publications.
- Get answers to frequently asked questions.

When you create a personal *my* Social Security account, you can do even more.

- Review your *Social Security Statement*.
- Verify your earnings.
- Get estimates of future benefits.
- Print a benefit verification letter.
- Change your direct deposit information (Social Security beneficiaries only).
- Download a copy of your SSA-1099/1042S.

If you live outside the United States, visit ***www.ssa.gov/foreign*** to access our online services.

Call us

If you cannot use our online services, we can help you by phone when you call our National toll-free 800 Number. We can also make a video, phone, or in-person appointment for you, if needed. We provide free interpreter services upon request.

You can call us at **1-800-772-1213** — or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing — between 8 a.m. – 7 p.m., Monday through Friday. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.** We also offer many automated phone services, available 24 hours a day, so you may not need to speak with a representative.

If you have documents we need, they must be original or copies that are certified by the issuing agency.

Securing today
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