

Social Security Column

WHEN SHOULD YOU START RECEIVING SOCIAL SECURITY BENEFITS?

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We're often asked, "What's the best age to start receiving retirement benefits?" The answer is: there's not a single "best age" for everyone. The most important thing is to make an informed decision. Base your decision about when to apply for benefits on your individual and family circumstances.

Would it be better for you to start getting benefits early with a smaller monthly amount for more years, or wait for a larger monthly payment over a shorter timeframe? The answer is personal and depends on several factors, such as your current cash needs, your current health, and your family longevity. You should also consider plans to work in retirement and other sources of retirement income. Most importantly, study your future financial needs and obligations, and calculate your future Social Security benefit.

We encourage you to weigh all the facts carefully before making the crucial decision about when to begin receiving Social Security benefits. This decision affects the monthly benefit you will receive for the rest of your life, and may affect benefit protection for your survivors.

SSA's New Retirement Portal

Our new [retirement portal](#) is more user-friendly and easier to navigate, whether you're ready to learn about, apply for, or manage your retirement benefits. The redesigned portal will make it easier for you to find and read about retirement benefits, with fewer pages and clearer information. We condensed and rewrote most of the pages to make them easier to understand. The portal is compatible for use on mobile devices so you can learn and do what you want from wherever you want.

Our retirement webpage has information including:

- Retirement Publications;
- Benefit Calculators;
- Retirement benefits estimates;
- Full retirement age information; and
- Spouse benefits.

You and your loved ones can access all of these resources at www.ssa.gov/benefits/retirement.

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