

By Michael Sylvan

Social Security District Manager

You may have more options

than you know when it comes to Social Security benefits. Like many, you probably have given some thought to your own retirement plans.

You know you can retire as early as age 62 and get reduced benefits. You know you can wait until your full retirement age and get full benefits.

You also may know you can defer collecting benefits and accrue delayed retirement credits up to age 70, which will boost your payment.

But did you know that being a spouse or a widower gives you even more choices?

For example, if you have reached your full retirement age when you elect to receive benefits and are eligible for a spouse's or ex-spouse's benefit and your own retirement benefit, you may choose to receive only spouse's benefits.

In this way, you can continue to earn delayed retirement credits on your own Social Security record. You then may file for benefits on your own record later and receive a higher monthly benefit based on the effect of delayed retirement credits.

Widows and widowers have similar options. Widows and widowers can begin receiving Social

Spousal benefits offer more retirement options

Security benefits at age 60, at age 50 if they are disabled, or at any age if they are caring for the deceased worker's child who is younger than 16 or disabled and also entitled to Social Security benefits on the deceased worker's record.

Widows and widowers can take a reduced benefit on one record and later switch to a full benefit on the other record.

For example, a woman could take a reduced widow's benefit at age 60 or 62 and then switch to her full (100 percent) retirement benefit when she reaches full retirement age.

If you already are receiving reduced benefits and you then are widowed, you may want to wait until full retirement age to claim survivor's benefits. Then your benefits as a survivor will not be reduced for your age.

They may be reduced, however, if your deceased spouse took benefits early and was receiving reduced benefits.

The rules vary depending on the situation, so you should talk to a Social Security representative about the options available to you. To learn more, visit www.socialsecurity.gov or call 1-800-772-1213 (TTY 1-800-325-0778).