

Common Social Security Misconceptions

Which age does claiming maximize your monthly earned SS benefit?

Age 70 maximizes your monthly earned SS benefit. In most cases, you can start taking SS at age 62 but your benefit will be reduced by up to 30%. However, for every year after your Full Retirement Age (FRA) that you delay taking your SS, you see an 8% increase until age 70.



What's the earliest age non-disabled people can receive survivor benefits?

Age 60 is the earliest age non-disabled people can receive survivor benefits. Many believe the age is 62, which is the age people can begin claiming SS - the answer is correct for earned and spousal benefits.



Does a current spouse need to be receiving SS benefits for the other spouse to qualify for spousal benefits?

Yes, although the key here is if both spouses are claiming SS, one spouse can either receive their own benefit or 50% of their spouse's amount, whichever is higher.

Can divorced spouses receive survivor benefits?

Yes. The criteria is different than for those who are still married. The marriage must have lasted at least 10 years (and there are rules applying to remarriage), but divorced spouses can collect survivor benefits relating to a deceased ex-spouse.



Can divorced spouses receive spousal benefits?

Yes. Divorced spouses who were married for at least 10 years and have not remarried can claim spousal benefits.