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## **Social Security Retirement Benefits**

### **Find out if you are eligible for Social Security Benefits**

To help identify all the different Social Security programs for which you may be eligible, use the Social Security [Benefit Eligibility Screening Tool](#) (BEST).

### **Who is eligible for retirement?**

If you were born in 1929 or later, you need to have worked for at least 10 years to be eligible for retirement benefits. If you're eligible for retirement benefits, some [members of your family also can receive benefits](#).

### **When can you retire?**

If you were born before 1938, your "full retirement age" is 65. Because of longer life expectancies, the "[full retirement age](#)" is increasing for people born after 1938.

You can start your Social Security retirement benefits as early as age 62, but [the amount you receive each month will be less](#) than if you wait until full retirement age.

### **How your retirement age affects your benefits**

To find out how much you can collect at different ages, use the Social Security [Benefit Calculators](#).

Talk to a Social Security representative the year before you plan to retire. It may be to your advantage to [start your retirement benefits before you stop working](#).

### **Retirement benefits and divorce**

If you divorced after at least 10 years of marriage, you can collect retirement benefits on your former spouse's Social Security record if you are at least age 62 **and** your former spouse is entitled to or receiving benefits. If you remarry before

age 60, you generally cannot collect benefits on your former spouse's record unless your later marriage ends.

For more details, read [Benefits for your divorced spouse](#).

## **Benefits for children of retirees**

[Social Security dependents' benefits](#) are payable for your unmarried children under age 18, or age 19 if they're still in high school, or to your children age 18 or older who were severely disabled before age 22 and who continue to be disabled. Benefits can continue to be paid into adulthood if your child has a disability that began prior to age 22.

## **Working after retirement**

Once you reach [full retirement age](#), there is no limit on the amount you can earn while collecting Social Security benefits. Before full retirement age, [your payments may be reduced depending on the amount you earn](#).

## **Medicare and retirement**

If you are getting Social Security benefits when you turn 65, your Medicare hospital benefits start automatically.

If you are not getting Social Security, you should sign up for Medicare close to your 65th birthday, even if you aren't ready to retire.

## **Leaving the United States**

If you are a United States citizen, you can travel or live in [most foreign countries](#) without affecting your eligibility for Social Security benefits.

If you work outside the United States after you start receiving benefits, [the rules about working after retirement may be different](#).

## **How to apply for retirement benefits**

You can apply:

- Online using the Social Security [Internet Social Security Benefit Application](#), or
- By phone, mail or in person at any Social Security office. Call for an appointment.

When you apply, please be ready to supply the information necessary to approve your application for these benefits:

- [Retirement or Medicare](#)
- [Spouse's or Divorced Spouse's](#)
- [Child's](#)

You may be asked to [provide certain documents to show that you are eligible](#) and help Social Security decide how much your benefits should be. If you do not have a birth certificate, you may request one from the state where you were born. For details on where to write in your state, check [Where to Write for Vital Records](#).

Also, bring along your bank information so you can sign up for [Direct Deposit](#).

### **For more details**

For more details, read the Social Security [Retirement Benefits](#) booklet or use the online [Retirement Planner](#).

For additional information, visit the Social Security Website at [www.ssa.gov](http://www.ssa.gov) or Social Security has a toll-free number that operates from 7AM to 7PM, Monday to Friday at 1-800-772-1213. If you have a touch-tone phone, recorded information and services are available 24 hours a day, including weekends and holidays. People who are deaf or hard of hearing may call our toll-free TTY number, 1-800-325-0778, between 7 a.m. and 7 p.m. on Monday through Friday. Please have your Social Security number handy when you call.

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