

CLAIMING SOCIAL SECURITY IF YOU ARE SINGLE

FIRST, MAKE SURE THE SOCIAL SECURITY ADMINISTRATION (SSA) CLASSIFIES YOU AS “SINGLE.”



DID YOU KNOW?

Your monthly Social Security benefit is based on a combination of your work history, the age you claim, plus your marital status at the time of your claim.

To claim as a “single” individual, the SSA requires the following statements to be true:

- ✓ You are not currently married.
- ✓ You were never widowed.
- ✓ If divorced, your marriage lasted fewer than 10 years.
- If you cannot claim on someone else’s work record, your benefit is calculated on **your highest 35 years** of earnings over your career and the age you claim.

Follow these helpful guidelines before you decide when to start Social Security:1

1 Set up your mySocialSecurity account on SSA.gov.

- ✓ Download both your current statement and your complete earnings history.

2 Look at your statement as a critical planning tool to address these questions:

- ✓ Do you have 35 years of earnings?
- ✓ How much longer do you need or plan to work?
- ✓ Do you want to replace low or \$0 earnings years with full-time or part-time work?
- ✓ How does claiming early or later change your monthly income?
 - ✓ You’ll get a lot less if you claim at age 62 — 25% to 30% less.
 - ✓ And a lot more if you wait until age 70 — 24% to 32% more!

3 Use SSA.gov as your 1-stop shop:

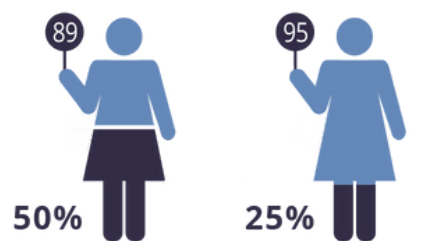
- Run different scenarios with different retirement dates, using the online tools, **and check how your benefit might change if:**
 - ✓ You work after claiming Social Security. Benefits can be withheld until you reach your Full Retirement Age (FRA). Check the impact with the online Earnings Limit Calculator.
 - ✓ You will also receive a state pension. Your Social Security benefit can be reduced due to the Windfall Elimination Provision. Use the WEP tool to see how much less.
- Read the section about how benefits are calculated.
- When ready to claim, go to the “Online Services” section and fill out the online application.

You may need income for decades in retirement.

Chances are high that you will live a long time² in retirement!



Single men at age 65 have a 50% chance of living to 87 and a 25% chance of living to 93.



Single women at age 65 have a 50% chance of living to 89 and a 25% chance of living to 95.

It may be important to maximize your Social Security benefit to help your retirement income last for decades.

START PLANNING EARLY.

01

Think about when you want to retire and if you plan to continue working.

02

Make a chart to compare your benefit amounts at various ages and different possible retirement dates.

03

If you have a minor or disabled child as a dependent, read about options for their benefits once you've retired.



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1 All information provided is for educational information only. Discuss your personal situation with the SSA.

2 Based on Society of Actuaries RP-2014 Mortality Table projected with Mortality Improvement Scale MP-2017 as of 2018. Assumes a relatively healthy individual who reaches age 65.