



GovClarity

GOVERNMENT
PROCEDURES
SIMPLIFIED

62 TO 70

**Your Start Age
Shapes Your
Benefit**

**HOW TO APPLY
FOR SOCIAL
SECURITY
IN 2027**

What's Inside:



When to apply,
and how your start
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Medicare, taxes,
and five costly
mistakes

**APPLICATION FOR
RETIREMENT INSURANCE BENEFITS**





How to Apply for Social Security Benefits in 2027

You can apply for Social Security retirement benefits up to four months before the month you want them to start. That means an application filed in the fall of 2026 can start benefits in January or February 2027.

The application takes one sitting. The choices behind it, mostly when to start, decide what you are paid for the rest of your life. This guide covers both.

Key facts at a glance:

- You can start retirement benefits at any age from **62 to 70**
- You usually need about **10 years of work** where you paid Social Security taxes
- Starting at 62 with a full retirement age of 67 cuts your payment **30%, permanently**
- Waiting past full retirement age adds **8% a year**, until 70
- Apply up to **4 months** before your start month; your first payment comes the **month after** it
- Applying is **free**



Who Can Apply

Social Security says you can apply for retirement benefits "starting at age 62 if you've worked and paid Social Security taxes for 10 years or more." In Social Security's terms, that is 40 credits. In 2026 you earn one credit for each \$1,890 of earnings, up to four a year.

You must be 62 for the entire month. For most people, the first month you can get a benefit is the month after your 62nd birthday. If your birthday is on the 1st or 2nd of the month, you are 62 for that whole month, so it can be your first month.

You can apply while you are still working. Read the earnings limit on the "Working While You Collect" page first, because it can hold back part of your benefit until full retirement age.

Not enough work of your own? You may still qualify on a current, former or late spouse's record. When you apply, Social Security checks the benefits you may be eligible for. Tell it about every marriage, and especially if a spouse or former spouse has died: survivor benefits follow different filing rules. Our spousal benefits and survivor benefits guides at govclarity.net cover those in detail.



Your Full Retirement Age

Full retirement age is the age at which you get 100% of the benefit figured from your earnings. It depends only on the year you were born.

Year of birth	Full retirement age
1943 to 1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

Born on January 1? Social Security figures your full retirement age as if you were born in the previous year.

Anyone turning 62 in 2027 was born in 1965, so their full retirement age is 67.

How Your Start Age Changes the Payment

The month you start sets the base for every payment after it. There is no single best age. Starting early pays you for more years; waiting pays you more each month.

Starting before full retirement age reduces your payment by a small amount for each month early. Social Security's own example, for a person whose full benefit would be \$1,000 a month:

Year of birth	Full retirement age	Months early at 62	Payment at 62	Reduction
1957	66 and 6 months	54	\$725	27.5%
1958	66 and 8 months	56	\$716	28.33%
1959	66 and 10 months	58	\$708	29.17%
1960 and later	67	60	\$700	30%

Waiting past full retirement age earns delayed retirement credits: 8% a year (two-thirds of 1% a month) for anyone born in 1943 or later. The credits stop at 70.

One detail about delayed credits. If you start before 70, some of your credits are not added until the January after you start. Your benefit then rises to include them.



Check Your Record Before You Apply

Your benefit is figured from your lifetime earnings as Social Security has recorded them. A missing or wrong year can lower your payment, and it is far easier to fix before you apply.

Sign in to your Social Security account at ssa.gov. It shows:

- Your estimated monthly benefit at each age from 62 to 70
- Your earnings record, year by year

Check every year you worked. Look for a year that shows \$0 when you had a job, or an amount clearly lower than your W-2.

Found a mistake? Our guide "How to Check Your Social Security Earnings Record and Fix Errors" at govclarity.net walks through the fix step by step.



Step 1: Choose Your Start Month

In the application you pick the month your benefit starts. You can pick any month from the one you are first eligible at 62 through the month you turn 70.

Your own benefit and a spouse's benefit are filed together. If you were born January 2, 1954 or later, applying for one means you are treated as applying for both, if you qualify. Survivor benefits are the exception: they can be claimed separately.

Questions worth answering first:

- **Will you keep working before full retirement age?** If so, the earnings limit may hold back part of your benefit.
- **Do you need Medicare at 65?** If you are delaying benefits past 65, you still need to sign up for Medicare separately.
- **Will a spouse claim on your record?** A larger benefit for you can mean a larger survivor benefit for them later.
- **How long do you expect to need income?** Social Security's own planning page notes that a man reaching 65 on April 1, 2026 has an average life expectancy of 84.2, and a woman 86.8.

Already past full retirement age? You can ask to start up to six months before the month you apply. Social Security will not pay back benefits for any month before you reached full retirement age. Back payments are not free money: each month you take back can give up a month of delayed retirement credit. That permanently lowers your ongoing monthly payment, and can lower a survivor benefit later paid on your record.



Step 2: Gather What the Application Asks For

Social Security lists the information it will ask for. **Have it ready before you start:**

About you

- Your Social Security number
- Where you were born: city, state and country

Your work

- Employer names and addresses for this year and last year
- What you earned last year, and what you expect to earn this year
- **Applying September through December?** An estimate of next year's earnings too
- You will be asked to verify your record of earnings
- The online application page goes further and lists employers, dates worked, average hours and pay rates for work in the last 5 years. SSA's paper checklist (Form SSA-1) asks only about this year and last year. Gather the 5 years and you are covered either way

Other questions you will be asked

- Whether you became unable to work because of an illness, injury or condition in the past 14 months
- Active U.S. military service before 1968, railroad work, or credits under another country's system
- Whether you get, or expect, a pension from federal, state or local government work



Step 2, continued: Family and Bank Details

Your marriages, current and past

- Each spouse's or former spouse's Social Security number and birthday
- Date of each marriage and divorce
- Where you married: city, state and country

Your children

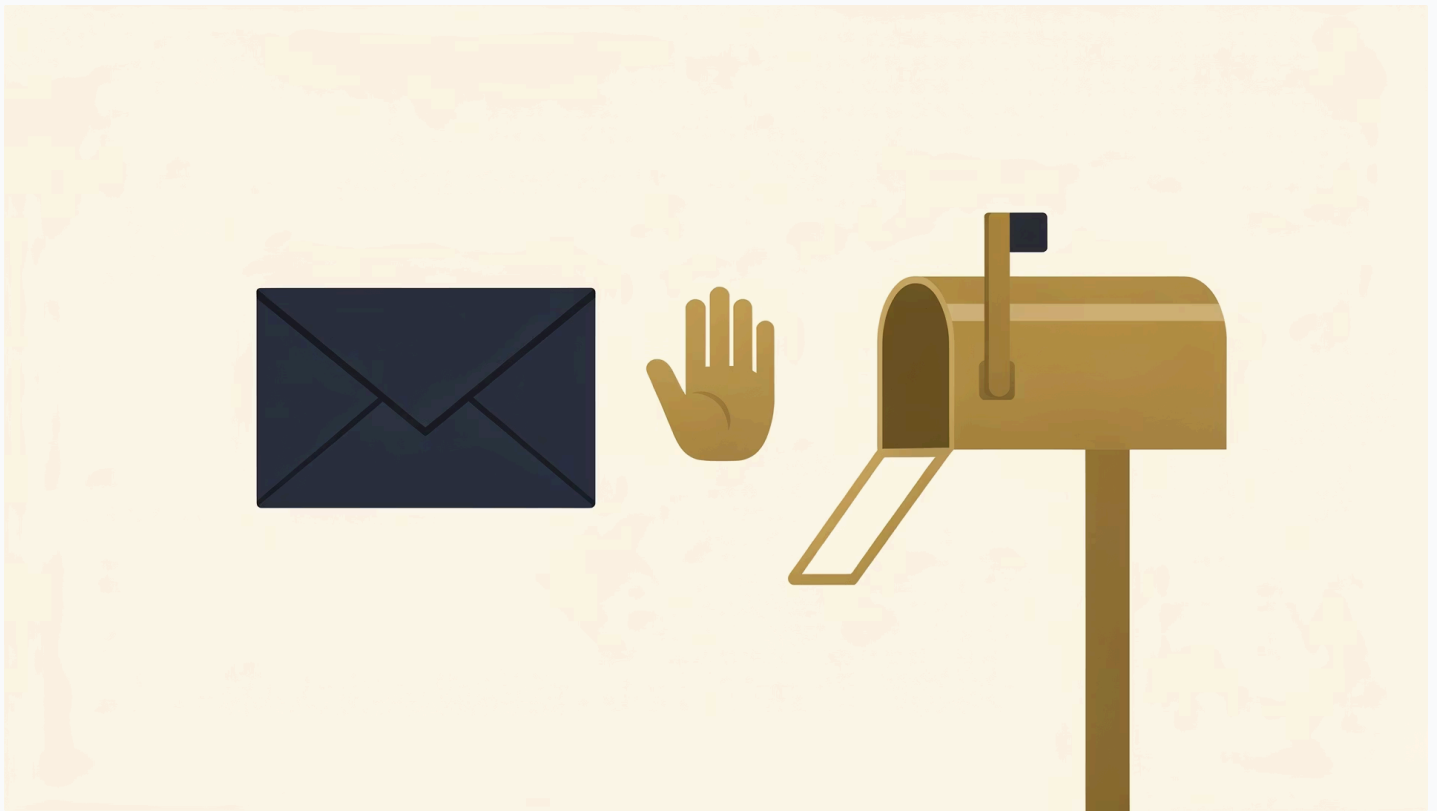
First and last names of children, generally **unmarried**, who are:

- 17 or younger, or
- 18 or 19 and in school (grades K to 12) full time, or
- Any age, if they developed a disability at 21 or younger

Some of them may be eligible for benefits on your record.

Your bank

- Routing number and account number, for direct deposit



Do Not Mail Documents Yet

Social Security's instruction is plain: "**only send documents if we ask for them.**" Sending papers no one requested can slow your claim.

If Social Security needs proof of something, such as your age, citizenship, a marriage or military service, it will tell you. If you apply online, the list of documents it needs appears at the end of the application, with instructions on where to send them.

Do not wait on paperwork to apply. Social Security says to submit the application even if you do not have every document yet.



Step 3: Apply

Online

1. Go to **ssa.gov/apply**.
2. Choose "**An adult (age 18 and over)**," then "**Retirement benefits**," then "**Apply for myself**." You sign in with your Social Security account, through Login.gov or ID.me.
3. Answer every question. You can save the application and come back to it later with your **re-entry number**. If you lose the number, sign in to your account and look under "Your Benefit Applications."

Helping a parent or other person? The same page has "**Apply for someone else**." Separate rules cover who may complete and sign an application for another adult, so read the instructions before you start.

By phone or in person

Call **1-800-772-1213** (TTY 1-800-325-0778), Monday to Friday, 8 a.m. to 7 p.m., in most U.S. time zones. Tell the agent you want to set up an appointment to apply for benefits. Social Security decides whether the appointment is by phone or in person.

When you apply, Social Security reviews your record and checks every benefit you may be eligible for, including benefits on a spouse's record.



Step 4: After You Apply

When the decision letter comes

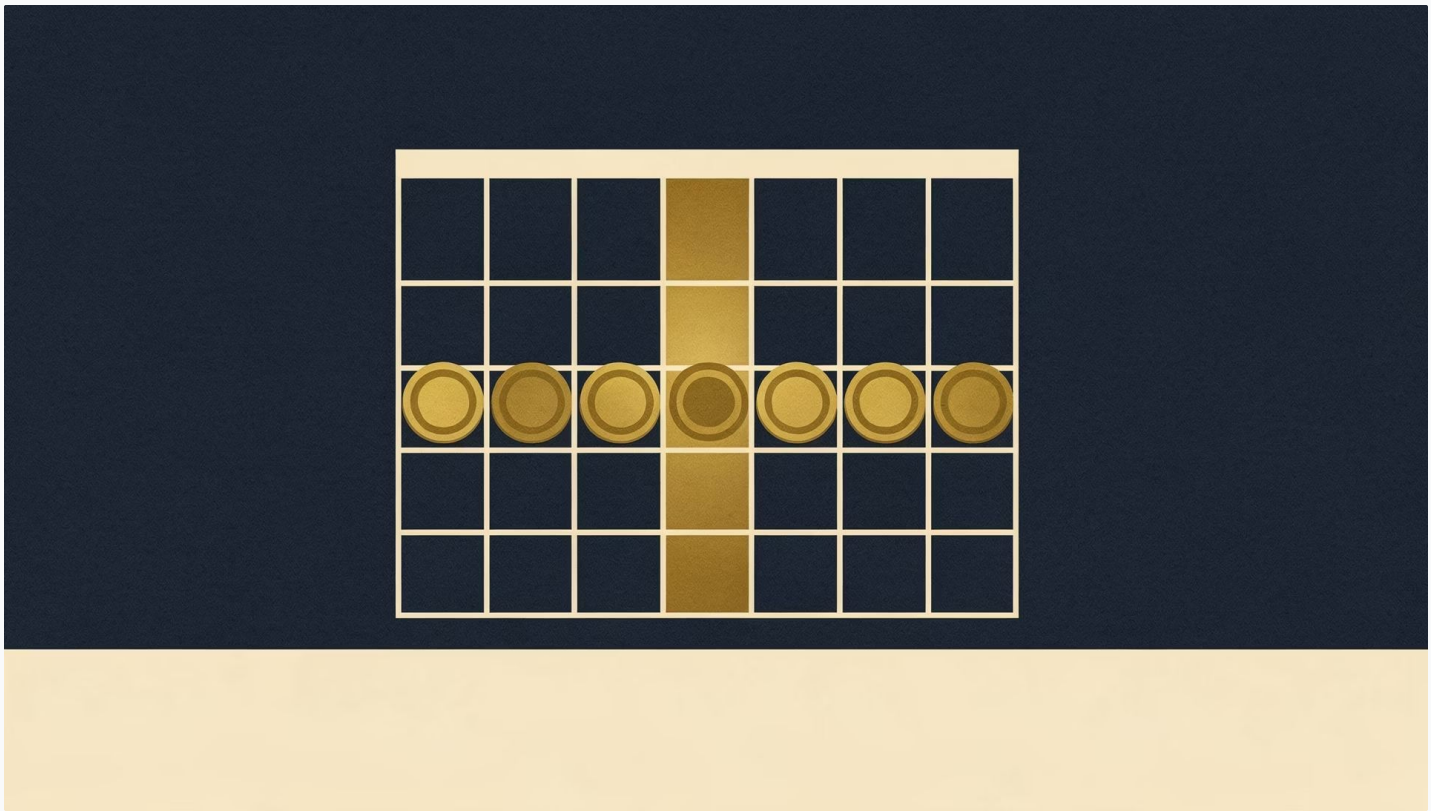
You applied	Expect the letter
2 to 4 months before your start month	Toward the end of your start month
Any other time	Usually within 30 days of applying

The letter tells you whether your benefits are approved, or whether Social Security needs more information.

Check your status any time:

- Online: sign in to your Social Security account
- By phone, 24 hours a day: call 1-800-772-1213 and say "**application status**" when asked how Social Security can help

Changed your mind? You can cancel your application up to 12 months after your benefits are approved, using Form SSA-521 under "Manage benefits" on ssa.gov. You can only do this once. If payments have started, you must repay everything you and your family received, plus anything withheld for Medicare premiums, taxes and garnishments, and any Part A medical costs Medicare covered.



When You Get Paid

Your first payment arrives the month after your start month. Benefits are paid one month behind: the payment for January arrives in February.

The day depends on your birthday:

Your birthday falls on	You are paid on
The 1st to the 10th	The second Wednesday of the month
The 11th to the 20th	The third Wednesday
The 21st to the 31st	The fourth Wednesday

Some people are paid on the 3rd of the month instead, for example people who started benefits before May 1997 or who also get Supplemental Security Income (SSI). Your exact dates are in your account under "View benefit payment schedule."

Payments are electronic. Social Security stopped issuing routine paper checks on September 30, 2025. New applicants must choose an electronic payment, usually direct deposit. Treasury grants exceptions only in what Social Security calls "extremely rare circumstances."

Working While You Collect

Before full retirement age, Social Security applies an earnings limit if you work.

	2026 limit	What is held back
Years before the year you reach full retirement age	\$24,480	\$1 for every \$2 you earn above it
The year you reach full retirement age	\$65,160	\$1 for every \$3 above it, counting only earnings before the month you reach full retirement age
From your full retirement age on	No limit	Nothing

The 2027 limits are announced in October 2026. Check ssa.gov for the new figures.

What counts: wages from a job and net earnings from self-employment. Pensions, investment income, interest and retirement account withdrawals do not.

Retiring partway through the year? A special first-year rule applies. Even if your earnings for the year are already above the limit, you can get a full benefit for any month Social Security considers you retired. Ask about it when you apply.

Held-back money is not simply lost. It does not come back as a lump sum. Once you reach full retirement age, Social Security raises your monthly payment permanently to account for the months it withheld.

Report your work. If you said you would keep working when you applied, Social Security sends you a form each year to estimate your earnings. Tell it if you expect to earn more than you estimated, or if you start working after saying you would not.



Taxes on Your Benefit

Federal income tax

You may owe federal income tax on your benefits if your combined income tops these amounts. Combined income is your adjusted gross income, plus tax-exempt interest, plus half of your Social Security benefits.

Filing status	Combined income above
Individual	\$25,000
Married, filing jointly	\$32,000
Married, filing separately, and lived with your spouse at any time in the year	\$0

Above these amounts, up to 50% of your benefits can be taxable, rising to up to 85% at higher incomes. IRS Publication 915 has the worksheet.

You can pay the IRS directly, or have **7%, 10%, 12% or 22%** withheld from each payment. Set it up in your account or by phone.



Medicare and Pensions

Medicare

You sign up for Medicare Part A and Part B through Social Security. If you are 65 or older you can enroll online. **If you delay retirement benefits past 65, sign up for Medicare anyway.** Social Security warns that if you do not, your coverage may be delayed and cost more in some cases. You can delay Part B if you are covered by a group health plan through your own or your spouse's **current** job. COBRA and retiree coverage do not count, and relying on them can mean a late penalty for life. **Small employer?** If it has fewer than 20 employees, Medicare pays first, and the job's plan may not pay for care you get without Part A and Part B. Ask the plan before you delay.

Contributing to a Health Savings Account (HSA)? Check before you sign up. Part A can start up to six months before the month you apply, and you cannot contribute to an HSA once you have it.

Paying the Part B premium: if you already get Social Security, it is taken out of your monthly payment. If you do not, Medicare bills you.

Pensions from work without Social Security tax

The Social Security Fairness Act, signed January 5, 2025, ended the Windfall Elimination Provision and the Government Pension Offset. Those rules used to reduce benefits for people with a pension from work that did not pay Social Security tax, including some teachers, firefighters, police officers and federal workers under the Civil Service Retirement System. Most state and local public workers already paid Social Security tax and were never affected.



Five Mistakes to Avoid

1. Working before full retirement age without knowing the limit.

Earn above it and part of your benefit is held back. It comes back gradually, as a higher monthly payment from full retirement age, not as a refund.

2. Mailing documents nobody asked for.

Social Security says to send documents only when it asks for them.

3. Delaying benefits and forgetting Medicare.

If you wait past 65 to collect, still sign up for Medicare at 65, unless you have group coverage through your own or your spouse's current job.

4. Waiting past 70.

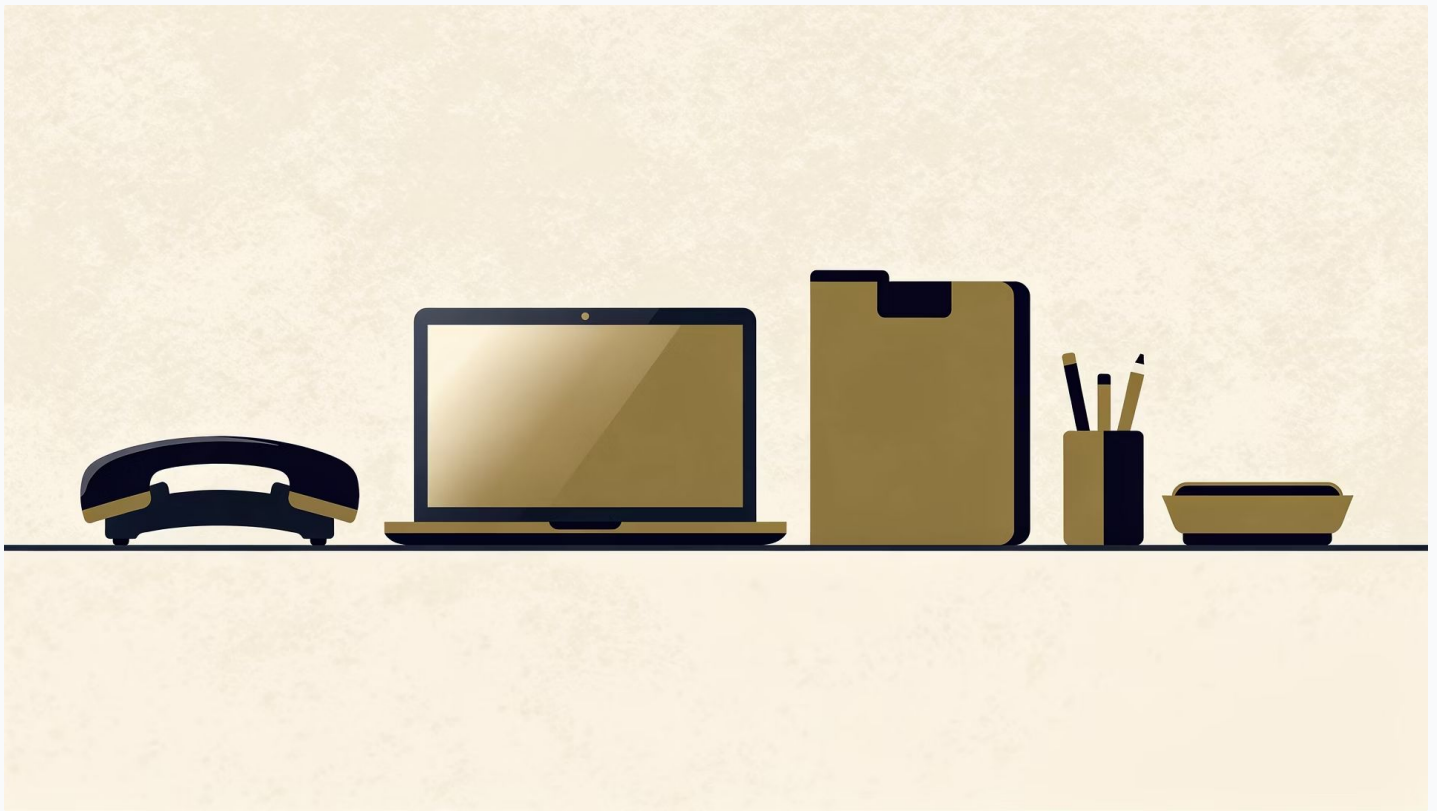
Your payment stops growing at 70, so waiting longer gains nothing, and back payments cover only six months.

5. Trusting a call that says it is Social Security.

Social Security and its Office of the Inspector General warn that scammers:

- Demand payment by gift card, wire transfer, cryptocurrency, prepaid debit card, gold or cash in the mail
- Threaten arrest, or to suspend your Social Security number
- Claim they can transfer your call to Social Security. No company or other agency can do that

If a call or message pressures you to act now, hang up and call Social Security yourself at 1-800-772-1213.



Official Resources

Apply for retirement benefits

ssa.gov/apply

Your Social Security account (estimates, earnings record, status)

ssa.gov/myaccount

Timing your first payment

ssa.gov/retirement/timing-first-payment

Reduction for starting early, by year of birth

ssa.gov/benefits/retirement/planner/agereduction.html

Delayed retirement credits

ssa.gov/benefits/retirement/planner/delayret.html

Earnings limit

ssa.gov/oact/cola/rtea.html

Sign up for Medicare

ssa.gov/medicare/sign-up

Report a Social Security scam

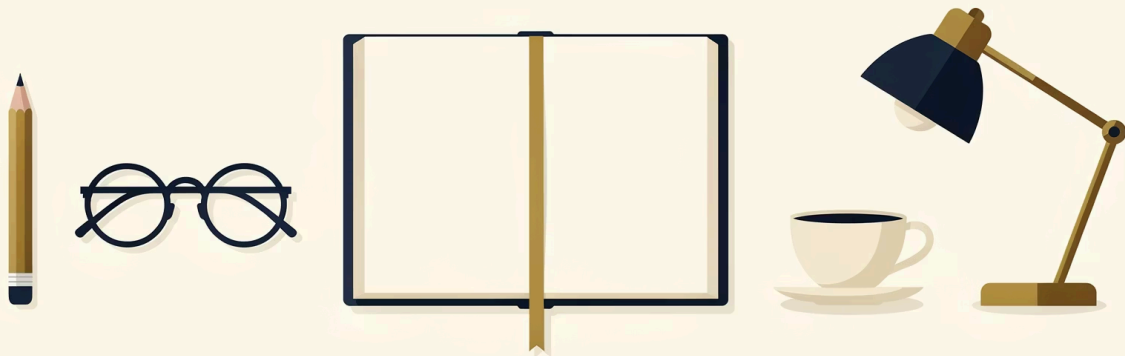
oig.ssa.gov

Social Security by phone

1-800-772-1213, Monday to Friday, 8 a.m. to 7 p.m., most U.S. time zones

Automated service, 24 hours a day, 7 days a week

TTY: 1-800-325-0778



About This Guide

GovClarity is an independent publisher. We are not affiliated with the Social Security Administration or any government agency. The facts in this guide were checked against ssa.gov and irs.gov through October 6, 2026. Figures marked 2026 change each January, and Social Security announces the 2027 amounts in October 2026. Confirm details on the official pages listed in this guide before you apply.

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