Can You Wait to Receive Your Social Security Benefits?

Yes
If you can wait to receive Social Security, then go ahead! Here is why it pays to wait.

No
If you need Social Security to make ends meet, take it. You’ve earned your benefits.

Maybe
If you need more information before deciding, we can help! Follow the arrows below.

...the number of work years your benefits are based on. Higher earnings mean higher benefits.

35

You can start benefits from age 62 to 70, and they last as long as you live.

76%
Waiting can increase benefits by up to 76%

Higher lifelong benefits are important since many Americans underestimate their longevity.

This matters because people rely more on Social Security as they age.

For more information, check out: http://bit.ly/PaysToWait

NATIONAL ACADEMY OF SOCIAL INSURANCE
National Urban League