

## *Your Social Security Q&A*

### **Question:**

Can I delay my retirement benefits and receive benefits as a spouse only? How does that affect me?

### **Answer:**

It depends on your age. If you are full retirement age or older when you first apply, and your spouse is receiving Social Security benefits, you can choose to file and receive benefits on just your spouse's Social Security record. This way, you could delay filing for benefits on your own record in order to receive delayed retirement credits.



By filing only for benefits as a spouse, you may receive a higher retirement benefit on your own record later based on the effect of delayed retirement credits. You can earn delayed retirement credits up to age 70 as long as you do not collect your own benefits.

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### **Question:**

How do I show proof of my Social Security benefit amount?

### **Answer:**

Here are four ways:

- You can use your SSA-1099 form as proof of your income if you receive Social Security benefits;
  - You can use your annual notice that tells you your benefit amount for the year as verification of your current benefits;
  - The fastest, easiest, and most convenient way is to go online and request a Proof of Income Letter at [www.socialsecurity.gov/bene](http://www.socialsecurity.gov/bene); and
  - You may call Social Security's toll-free number, 1-800-772-1213 (TTY 1-800-325-0778), between 7 a.m. and 7 p.m., Monday through Friday.
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### **Question:**

I understand that by 2013 I will not be able to continue receiving my Social Security payments by paper check. What are the benefits of using direct deposit?

### **Answer:**

The benefits of using direct deposit are:

- It's safe;
- It's secure;
- It's convenient;
- There are no checks to be lost;
- You are in control of your money; and
- You will get your benefits on time, even if you're out of town, sick, or unable to get to the bank.

You choose the account where your Social Security payment is deposited. If you don't have a bank account, you can use the Direct Express prepaid debit card to receive Social Security, Supplemental Security Income (SSI), and other Federal benefit payments. With this card, you can make purchases, pay bills, and get cash at thousands of locations nationwide. Learn more about direct deposit and Direct Express at [www.godirect.gov](http://www.godirect.gov).

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**Question:**

What's the easiest way to apply for retirement benefits?

**Answer:**

You can apply for retirement benefits using our online *Retirement Application* at [www.socialsecurity.gov/retire](http://www.socialsecurity.gov/retire). It's fast, easy, and secure. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if any further information is needed.

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**Question:**

How can I get an estimate of my retirement benefits?

**Answer:**

Our online *Retirement Estimator* uses your Social Security earnings record to estimate your future benefits. To use the *Retirement Estimator*, go to [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator). There, you can enter certain identifying information about yourself. As long as the personal information you provide matches our records, you can use the *Retirement Estimator* to enter other information, such as your expected retirement age and estimated future wages. This information will be combined with the information that Social Security has on record about your past earnings to provide a quick and reliable online benefit estimate. A Spanish-language *Retirement Estimator* also is available at [www.segurosocial.gov/calculador](http://www.segurosocial.gov/calculador). Get an instant, personalized estimate of your future benefits now at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

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**Question:**

How long does it take to complete the online application for retirement benefits?

**Answer:**

It can take as little as 15 minutes to complete the online application. In most cases, once your application is submitted electronically, you are done. There are no forms to sign and usually no documentation to mail in. Social Security will process your application and contact you if any further information is needed. There is no need to drive to a local Social Security office or wait for an appointment with a Social Security representative. To retire online, go to [www.socialsecurity.gov](http://www.socialsecurity.gov).

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**Question:**

My husband does not have enough work to qualify for Social Security or Medicare. Can he qualify on my record?

**Answer:**

This answer applies to wives as well as husbands — even if your spouse has never worked under Social Security, your spouse at full retirement age can receive a benefit equal to one-half of your full retirement amount. This assumes you were married at least 12 months (or 10 years if you were divorced) and that he did not pay into a government pension plan that offsets Social Security. If he receives a pension from Federal, State or local government based on work where he did not pay Social Security taxes, any benefits he receives may be offset. Spouses cannot receive benefits on your record until you begin receiving retirement benefits, however. You can learn more by reading our online publication, *Retirement Benefits*, at [www.socialsecurity.gov/pubs/10035.html](http://www.socialsecurity.gov/pubs/10035.html).