

My husband died. Whose Social Security should I take?

Photo: pixabay.com

Q. My husband died before he started taking Social Security. His benefits would be higher than mine. I'm turning 64 and thinking of retiring. How do I know which benefits I would get?

— Widow

A. We're sorry to hear about your husband.

A widow may receive [reduced benefits](#) as early as age 60 or full benefits at full retirement age or older as long as her deceased spouse earned enough Social Security credits to qualify for coverage, said Marnie Hards, a certified financial planner with Aznar Financial Advisors in Morris Plains.

She said your full retirement age is based on your year of birth. Because you will be turning 64, we'll assume you were born in 1956. If that is correct, your full retirement age is 66.

Based on your question, it is not clear whether you have been taking a widow's benefit up until now. If you have been, you may switch to your own retirement benefit as early as age 62 if your benefit is higher than your [survivor's benefit](#), Hards said.

"Since your husband passed away before starting his own Social Security benefits, you would receive 100% of his benefit amount once you reach full retirement age or older," she said. "If you start taking survivor benefits between age 60 and full retirement age, you will receive anywhere from 71.5% to 99% of the basic amount."

If you are receiving a survivor benefit and you will qualify for your own retirement benefit that is greater than your survivor benefit, you can [switch to your own retirement benefit](#) anytime between age 62 or as late as age 70, Hards said.

Keep in mind that if you delay your own Social Security benefit, you will earn [delayed retirement credits](#) each year that you delay between full retirement age and age 70.

Hards notes you should make sure to apply for Medicare within the time frame of three months before and three months after your 65th birthday, even if you do decide to delay taking your Social Security benefits beyond age 65.

Additionally, if you remarry after you reach age 60, the remarriage would not affect eligibility for survivors benefits, she said.

You cannot report a death or apply for survivor benefits online, however, so you should call the Social Security administration directly at (800) 772-1213 or visit your [local Social Security office](#) to apply for benefits.

Email your questions to Ask@NJMoneyHelp.com.

This story was originally published on Jan. 7, 2020.

NJMoneyHelp.com presents certain general financial planning principles and advice, but should never be viewed as a substitute for obtaining advice from a personal professional advisor who understands your unique individual circumstances.