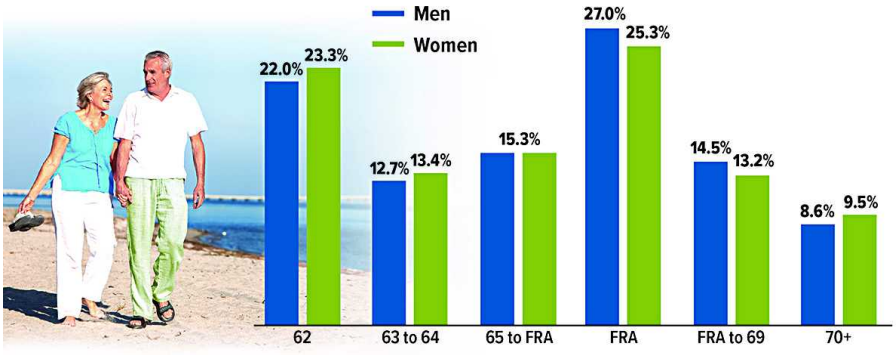
When Do Americans Start Receiving Social Security Retirement Benefits?

When to begin receiving Social Security retirement benefits is a personal decision. There's no "right" age; it depends on multiple factors. These include how long someone wants to — or is able to — work and how much retirement income is needed.

Workers are entitled to full benefits at their full retirement age (FRA), which is 67 for anyone born in 1960 or later. Claiming before FRA (as early as age 62) will result in a permanently reduced benefit, while claiming later will result in a permanently increased benefit due to delayed retirement credits, which can be earned up to age 70.



Source: Social Security Administration, 2026 (based on 2024 data)

This content has been reviewed by FINRA.

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