2026 · WILL MY SOCIAL SECURITY BENEFITS BE REDUCED?

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What is your Full Retirement Age (FRA)?

Birth Year:	FRA:
1943-1954	Age 66
1955	Age 66 + 2 mo.
1956	Age 66 + 4 mo.
1957	Age 66 + 6 mo.
1958	Age 66 + 8 mo.
1959	Age 66 + 10 mo.
1960+	Age 67

Can you collect benefits on your own work history?

No → Which best describes your situation?

- Married. See "Am I Eligible For Social Security Benefits As A Spouse?" flowchart.
- Widowed. See "Am I Eligible For Social Security Benefits As A Surviving Spouse?" flowchart.
- Divorced. See "Am I Eligible For Social Security Benefits If I Have Been Divorced?" flowchart.
- None. Sorry, you are not eligible for Social Security benefits.

Yes → What will be your age when you begin to collect?

- Between 62 and FRA. Sorry, your benefits are reduced for each month that you claim before your FRA. The maximum reduction, if you claim at 62 and your FRA is 67, is 30%.
- Between FRA and age 70. Benefits are increased for each month that you delay claiming after your FRA. The maximum increase, if your FRA is 67 and you delay to 70, is 24%.
- FRA. You'll collect 100% of your benefits.

Do you plan on working while collecting benefits?

- No → Your benefits will not be further reduced.
- Yes → Will you reach your FRA this year?
  - No → Sorry, $1 in benefits will be withheld for every $2 in earnings above $24,480.
  - Yes → Sorry, $1 in benefits will be withheld for every $3 in earnings above $65,160 in the months prior to reaching your FRA.

What will be your provisional income (MAGI + 50% of Social Security benefits)?

- Single: $25k or less
MFJ: $32k or less
0% of Social Security will be taxed.
- Single: $25k - $34k
MFJ: $32k - $44k
Up to 50% of Social Security will be taxed.
- Single: Over $34k
MFJ: Over $44k
Up to 85% of Social Security will be taxed.

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