

## 25 Social Security Facts for 2025

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**Social Security is more confusing than ever. Myths abound. Here, you'll find a complete set of 25 facts to help you understand Social Security and its benefits.**



Getty

Social Security is more confusing than ever. Myths abound.

Below, you'll find a complete set of 25 facts to help you understand Social Security and its benefits more than ever.

These are facts that I hope you can save and use now or in the future.

1. You are always paid your own benefit first no matter what benefit you are receiving.
2. If you have been divorced for more than 2 years, both of you are at least 62 and you qualify for ex-spousal benefits, you can receive benefits even though your ex-spouse is not receiving their benefit, you are considered "independently entitled".
3. Social Security benefits taken before your full retirement age are always reduced.
4. Social Security uses your highest 35 years of inflation adjusted earnings to determine your full retirement age benefit.
5. Spousal benefits are calculated on the Primary Insurance amount, not what you are currently receiving.
6. You can file for survivor benefits at age 60, you do not have to wait until 62.
7. You need to be 62 for the entire month to receive benefits.
8. If you are already receiving Social Security benefits, you are automatically signed up for Medicare.
9. You cannot sign away your rights to Social Security benefits in a divorce decree. Social Security is only concerned as to whether you were married 10 years or more.
10. If you have a non-covered pension, (another government pension) you may want to start Social Security benefits early and receive 100% of your Social Security benefits until you start to receive your other government pension.
11. If you have children under 19, you may want to file for benefits early.
12. Social Security Disability Insurance (SSDI) automatically switches to retirement benefits at your full retirement age.
13. Spousal benefits and Survivor benefits are different. You cannot receive a spousal benefit when your spouse passes away. You now will receive a survivor benefit.
14. You can only receive a spousal benefit if your spouse is receiving their benefit.
15. You need to be alive for the entire month to keep your benefit. When you pass away, if you leave the deposit in your bank account, Social Security will automatically take it back.
16. Social Security recognizes common law marriages. The laws are different in every state.
17. You can withdraw your application within 12 months and pay back the amounts you received.
18. If you remarry after age 60, you can still collect survivor benefits.
19. Set up your Social Security account online at [ssa.gov](https://ssa.gov) and review your earnings record to make sure it is correct.
20. There is no reason to wait past 70 to collect benefits.
21. Surviving spouses will receive the higher of the two benefits being received. The lower benefit drops off.
22. If you are receiving spousal benefits, you automatically will receive survivor benefits. If you are not receiving a spousal benefit you must apply for survivor benefits.
23. Military retirement benefits do not offset Social Security benefits.
24. If you live overseas, Social Security will send you a questionnaire to confirm your eligibility. You must reply to continue benefits.
25. File 2-3 months before you want benefits to start.

Always remember, for Social Security, take the wrong benefit at the wrong time, it's always smaller and it's forever.

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