

Thinking of Claiming Social Security Earlier Than Planned?

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Amid political instability, that is the question. Should I throw in the towel and claim my Social Security benefits now—even though it might leave me in a financial dilemma later?

By Marcia Mantell

Turbulent, rough seas batter even the strongest boats and send anything not tied down crashing into the sides. It is nearly impossible to get your legs under you in these conditions. Or even stand up.

Based on the calls, questions and comments I'm getting from around the country, near-retirees are being pounded in the waves of Social Security chaos. The big question on everyone's mind is, "Should I throw in the towel and claim my Social Security benefits now—even though it might leave me in a financial dilemma later?"

Before you take the drastic step of claiming this incredibly valuable benefit earlier than planned, or earlier than financially ideal, take the time to look carefully at your numbers.

The current administration is creating waves...but work is still being done

The current administration is great at stirring things up, scaring folks, then backing down. It seems like there's nothing but chaos.

The so-called Department of Government Efficiency (DOGE) storm-trooped into Social Security's central command. These young men have not inspired any confidence. Nor have the administration's own cabinet members as they dismiss the importance of Social Security on their media tours.

They have made outlandish and ridiculous comments:

- Social Security is paying benefits to thousands of people who are 150 years old.
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- They announced a list of field offices scheduled to close, then reversed that decision.
- You must come into an office to file an application or make a change. Oops. We didn't mean for everyone.

There is utter turmoil inside this critical agency that supports some 75 million Americans with Social Security and Medicare. They were already short on staff. And now, as many as 7,000 employees are leaving with early retirement incentives. Or they just up and quit.

Despite it all, however, work is still getting done. Benefits are being paid and deposited every month. Applications for Social Security and Medicare benefits are being processed. Our confidential data hasn't been posted on billboards.

The process to do anything is taking much longer than previously, but nevertheless requests are moving through the pipeline. You just need to reset your expectations and plan for long wait times.

For example, plan on waiting a month for an in-person appointment. It will likely take 45 to 60 days for your Social Security or Medicare applications to be processed when you apply online. Phones are being answered if you are willing to wait an average of two and a half hours, assuming the call isn't dropped. With persistence, you'll still get through.

And perhaps most important, the president continues to say he'll uphold his campaign promise of not cutting Social Security. It may sound unconvincing and a tough pill to swallow with all the other hoopla going on, but he is consistent in his positioning.

Throwing in the towel may leave you financially exposed

It is always a good habit to reassess your retirement income plan at least annually. Especially once you reach age 60. And it's a good idea to take a fresh look at your Social Security claiming plans and rerun your numbers.

No one should be throwing in the towel and upending their Social Security claiming strategy at this time. The financial decisions you make now in your early to late 60s will stick with you for the next 30+ years.

Let's look at a few examples to see why it's so important to take some time before you decide to claim your Social Security too early. Abbreviations used:

- FRA is full retirement age (age 67 in these examples)—the age when there are no reductions to benefits.
 - PIA is primary insurance amount—your calculated benefit amount at FRA.
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Scenario 1: Individual, still working, age 65, PIA is \$2,800/month

Before all this mayhem, this person planned to claim at age 70 to fully maximize benefits. That yields approximately \$3,470/month starting in 2030.

Now, they are considering claiming next month so they don't miss the opportunity to get payments. But because they're working and earning considerably more than \$1,950/month—the 2025 earnings limit—they will not receive any early benefits in 2025 or 2026. Benefits are withheld until the year of your FRA if you're also working and earning more than the earnings limit.

However, beginning at FRA in April 2027, they could file for benefits and receive \$2,800/month. But that's \$672 less in monthly income compared to the maximum benefit. More than \$8,000/year less. They'll have to make up the shortfall from personal assets.

Scenario 2: Married couple; he is working, age 64, PIA is \$3,600/month; she is 62, still working, PIA is \$2,700/month

This couple has set a retirement plan to both retire in December 2027. He'll be 67 and at his FRA, she'll be 64.

While the numbers work out that their ideal Social Security claiming strategy is for each to wait until 70, this was a no-go for them.

Instead, they plan to claim benefits when they retire. He would claim at FRA and receive \$3,600/month. She would claim early, getting a reduced payment of \$2,295/month. This worked well in their overall retirement income plan.

However, they are now anxious about the viability of Social Security and may want to claim in June 2025. But neither is retired, and both earn more than the earnings limit, so they will not receive any payments until they are closer to FRA.

Scenario 3: Same married couple as in scenario 2; he is working, age 64, PIA is \$3,600/month; she is 62, but retired, PIA is \$1,550/month

Now let's look at the same married couple, except she is retired and has a lower PIA.

Again, the ideal case is that he waits until 70 to claim his maximum benefit. She would

claim at her FRA for her own benefit of \$1,550/month. Then, eight months later when he claims, her spousal top up of \$250/month becomes available. They would receive \$6,260/month.

In their current plan, he retires in December 2027, and they both start claiming then. Their combined benefit drops by more than \$1,100/month, down to \$5,140/month versus the ideal claiming option.

If they decide to claim in June 2025, she is eligible to claim her own reduced benefit since she is retired. She'll receive about \$1,100/month—almost a 30% reduction for claiming at 62 and 3 months. His benefit is still not payable as his wages exceed the earnings limit.

By claiming now, he won't receive any benefits until 2027. At that time, her spousal top up will also begin, but reduced because she'll still be younger than her FRA. The net result is a combined Social Security payment of \$4,775/month. A whopping \$1,500/month reduction in income from the ideal case. And about \$400/month less than their own plan of both claiming in December 2027.

Your decision is more complicated in the chaos

These scenarios illustrate how complicated your Social Security claiming decision really is. And how much monthly retirement income is at stake. When to claim Social Security is hard enough in normal times without the chaos. It now takes more patience, confidence and tamping down any fear before claiming benefits.

Here are a few actions you can take to keep from being thrown overboard into rough seas:

1. **If you are younger than FRA**, you'll have to wait until 67 to claim, unless you are retired. The earnings limit applies. If you are already retired, you stand to reduce your earned benefit by up to 30%. Can you really afford to take that kind of financial hit?
2. **If you are reaching FRA in the next 12 months or so**, it's probably best to sit tight. Aim to get at least your optimal, unreduced benefit amount.
3. **If you are already older than FRA**, you'll be getting some "bonus" income. Up to 24% more due to delayed retirement credits. Can you continue to wait to reach your maximum benefit at 70?

In each case, it's probably best to keep your life jacket on and carefully watch what is going on in Washington, D.C. Watch how benefits are continuing to be paid. Read any new proposals to shore up Social Security from the House of Representatives and the Senate. Call your members of Congress and talk to the staffers. They'll give you insights into how your representatives are supporting and working to protect Social Security.

Meet with your financial adviser or find a financial adviser who can help you navigate these uncharted waters. Shore up your other financial obligations. Protect your privacy by setting up your mySocialSecurity account. Lock down your financial accounts online with stronger passwords. Freeze your credit.

There is a lot you can do today. Claiming Social Security early because things are messy in Washington isn't your best long-term strategy.

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Marcia Mantell is the founder and president of [Mantell Retirement Consulting, Inc.](#), a retirement business and education company. She's the author of "What's the Deal with Retirement Planning for Women," "What's the Deal with Social Security for Women," "Cookin' Up Your Retirement Plan," "Creating Your Medicare Recipe," and blogs at [BoomerRetirementBriefs.com](#).