

## Your Social Security: Retirement benefits and Social Security work together sometimes

by Tom\_Margenau

Q: I am 58 years old and about to retire after 30 years of work for a county government in California. I was told that certain county employees in California, Texas, and a few other states could collect Social Security retirement benefits before the age of 62. Is this true?

A: No, you can't draw Social Security retirement benefits before age 62. And that's a fact whether you live and work in California, or Texas, or Timbuktu! Social Security is a federal program and the laws apply equally in all states.

But many state and county pension plans, and some private plans for that matter, offer to pay their early retirees a temporary benefit in lieu of Social Security until their real Social Security kicks in. In other words, if you are able to retire at age 58 with 30 years of service and collect a pension from the county you worked for, the county might provide you an extra benefit that's intended to supplement your pension until you reach Social Security age. Then at age 62, you apply for and get your Social Security payments, and your employer stops paying you that extra benefit.

Some pensioners, and even some pension plan managers, mistakenly refer to this as "temporary Social Security." But it is not a Social Security payment. It is just an extra benefit your employer provides. So you will have to check with your employer to find out if they offer this special benefit.

Q: I am about to turn 62 and plan to apply for my Social Security. Then, when I turn 65, I will get a pension from my former employer. I was told that when that happens, my Social Security benefits would be reduced. Is this true?

A: No, it's not true. Social Security retirement benefits are never reduced by any other pension you might receive.

On the other hand, the opposite is often true. Many public and private pensions are reduced when Social Security benefits kick in. But that almost always happens when the other pension is paid first. As alluded to in the answer to the first question, these pensions often include extra amounts that are supposed to take the place of Social Security payments until the actual federal retirement benefits are paid.

And by the way, even though I said that Social Security retirement benefits are never reduced by any other pension you might receive, the same is not always true for Social Security disability benefits. There is a law that says the combination of a Social Security disability benefit and a worker's compensation payment cannot exceed 80 percent of the average income a person had before becoming disabled. If the two payments

combined exceed that rate, one or the other benefit must be cut. In some states, the worker's compensation payment is adjusted. In other states, the Social Security disability benefit is reduced.

Q: I am about to turn 66 years old. I have been getting widow's benefits since I was 60. When I applied for those benefits, I was told that I might be able to switch to a higher amount on my own retirement account at age 66. When I recently went to my local Social Security office to inquire about this, I was handed the attached computer printout. (Note to my readers: I'm not reprinting it here because it's gibberish.) I was given this piece of paper with no explanation other than to "check out the numbers and make a decision." I have no idea what this printout is telling me. Can you help?

A: You unfortunately got stuck with one of the laziest Social Security Administration employees I ever heard of! What you were given is an internal SSA document that the representative was supposed to use to interpret your various options with respect to when to switch to your own retirement benefits. Based on the limited information I was able to get from the printout, it looks like your best option is to wait until age 70 and then switch from widow's benefits to retirement benefits. But please don't take my word for it. Go back to your local SSA office and demand to speak to a supervisor or manager who should give you better service.

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