



## **Ask Bob: How Do I Maximize My SSDI and Social Security Benefit for Myself and My Spouse?**

A reader would like to pause Social Security Disability Insurance benefits in order to increase payments for himself and his wife. Heather Schreiber explains his options.

**ROBERT POWELL, CFP®** | June 17, 2021

### **Question**

I am 63, permanently disabled and collecting SSDI benefits in the amount of \$2,719.00 each month. I understand that disability benefits end on one's 65th birthday. We have a little bit of a nest egg, so I'd like to delay collecting Social Security until age 70.5 to max out my Social Security payment. Can I do that or does the fact that I have been receiving SSDI prohibit me from delaying collecting Social Security benefits?

As well, my wife is currently 55 and still working, but will retire at age 57. After she retires, is she entitled to receive any SSDI benefits based on my disability?

## Answer

While it is true that your Social Security Disability Income (SSDI) benefits eventually end, they are simply re-classified as a retirement benefit once you reach your full retirement age (FRA), not age 65, explains Heather Schreiber, the founder of [HLS Retirement Consulting](#). “The reclassification by SSA of your disability benefit to a retirement benefit requires no action on your part,” she says. “Once your benefit becomes a retirement benefit, you have the option of voluntarily suspending your monthly benefits, to as late age 70, not 70 ½. There is no benefit to you to suspend beyond age 70 because your ability to earn delayed retirement credits ends at age 70.”

Schreiber provides this example: “I am going to assume you turned 63 already this year. That would make your full retirement age (FRA) 66 and 8 months. Once you reach that point, you could voluntarily suspend your retirement benefit to as late as age 70, earning 2/3 of 1% for each month of suspension. Therefore, if you waited to age 70 to re-file for your benefit, your \$2,719 benefit would increase by 26.67% (2/3 of 1% x 40 months), making your new monthly benefit roughly \$3,444.”

As far as your wife's ability to claim a benefit due to your disability, she adds, that would only be possible at her current age if she were caring for your children under the age of 16. “In that case, she could collect a child- in-care benefit,” says Schreiber. If that doesn't apply to your situation, then she would not be entitled to claim a spousal benefit under your work record until she turns 62. And she would only receive the spousal benefit at that point if it produces a higher benefit than she would receive under her own work record. “Also,” notes Schreiber, “keep in mind that if you suspend benefits, she would not be entitled to collect a spousal benefit, if it is in fact greater than her own, until you resume collecting your retirement benefit.”

## Got questions? Get answers!

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