



Ask Bob: Should I File for Social Security or Disability?

A Retirement Daily reader has a question about whether or not her husband should file for Social Security disability benefits or regular Social Security benefits.

ROBERT POWELL, CFP | July 26, 2022

Question

You said to send questions your way, so here is one that I am at a loss as to how to deal with because I've read conflicting information and my husband is no help and it's about his Social Security. He has been eligible for Social Security disability for years and he turned 65 in February 2021 and of course he never filed for it because he's stubborn and foolish. He is one quarter short of being eligible for Social Security. What should he do or is it too late for him to do anything at this point besides hope for spousal benefits from my social security?

Answer

If your husband turned 65 in 2021, then he must have been born in 1956, notes Kathleen Campbell, [Campbell Financial Partners, LLC](#). That means his “full retirement age” for regular Social Security retirement benefits would be 66 and 4 months, which occurs in June 2022. “In order to qualify for those benefits, he must have 40 ‘credits,’ which generally equates to 40 quarters of work,” she explains.

“If he is short one quarter, I assume that means he only has 39 credits,” Campbell adds. “The only remedy for this, in order for him to qualify for Social Security retirement benefits, would be for him to earn that additional credit.”

Campbell explains that to earn one more credit, he would need \$1,510 in earnings in 2022. By taking a part-time or short-term job to earn that last credit, he would open up his eligibility for full Social Security retirement benefits at age 66 and 4 months.

Alternatively, she says, he could have filed for Social Security disability benefits, since he was already eligible for those. In order to receive disability benefits, there are fewer work credits required. However, the process to file for and receive Social Security disability benefits can be cumbersome, so it’s best to engage an attorney who specializes in those filings, Campbell advises. A good place to start, as far as finding an attorney with that specialty, would be [www.Nolo.com](#). Attorneys who specialize in Social Security disability filings will often work on a contingency basis, meaning they are paid once your claim is approved and you start receiving benefits.

Campbell confirms, “If he is not inclined to work for the 40th credit or to go through the process to be approved for Social Security Disability benefits, then you are correct that the only alternative would be for him to receive a spousal benefit once you file for your own Social Security retirement benefit.”

Got questions? Get answers!

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