



Your Retirement Age and When You Stop Working [\(En español\)](#)

Your retirement age is the age you begin receiving Social Security retirement benefits. For many people, this is not the same age you'll stop working.

The age you stop working can affect the amount of your Social Security retirement benefits. We base your retirement benefit on your highest 35 years of earnings and the age you start receiving benefits.

If You Stop Work Before You Start Receiving Benefits

If you stop work before you start receiving benefits and you have less than 35 years of earnings, your benefit amount is affected. We use a zero for each year without earnings when we calculate the amount of retirement benefits you are due. Years with no earnings reduces your retirement benefit amount.

Even if you have 35 years of earnings when you stopped working, some of those years may be low-earning years. When you file for retirement benefits, those years are averaged into your calculation, creating a lower benefit. However, if you had continued to work, your low earning years are replaced with your high earning years. Higher earnings increase your benefit amount.

If You Stop Work Between Age 62 and Your Full Retirement Age

You can stop working before your [full retirement age](#) and receive reduced benefits. The earliest age you can start receiving retirement benefits is age 62. If you file for benefits when you reach full retirement age, you will receive full retirement benefits.

If You Stop Work After Full Retirement Age

If you choose to work beyond your full retirement age, you have two options:

1. You can work and get full retirement benefits no matter how much you earn.
2. You can [delay getting retirement benefits](#) and earn credits that increase your benefit amount.

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