

Widows May Now Get Benefits Under Social Security at 60

An estimated 200 Alaskan widows of men who worked under social security are eligible to choose to start their social security benefits when they are 60 instead of waiting until they are 62 as a result of the recent changes in the law. Pat O'Marra, Acting District Manager of the social security district office announced this week.

Up to now, a widow could not start receiving benefits until age 62 unless she had in her care a child who was also getting benefits.

A widow choosing to get monthly benefits when she is 60 will receive a smaller payment than one who waits until she is 62, O'Marra continued. This is to make up for the longer time she will get benefits.

If a widow decides to get benefits when she is just 60, they will be

reduced by 13½ per cent. If she chooses to start when she becomes 61, the reduction will be 6¾ per cent.

For example, if a widow whose husband's average income was \$3,600 a year decides to start her payment when she is 60, she will get \$80.50 a month. If she chooses to start when she is 61, her rate will be \$86.70; and if she waits until she is 62, she will get \$92.80 a month.

Once a widow receives benefits before she is 62, she will always get a reduced benefit even after she is 62, O'Marra stressed.

"If anyone has a question about their status under the social security law, please write Social Security Administration, Box 1331, Juneau," O'Marra concluded.