



## Should I Apply for Disability or Take Early Retirement?

**We recommend you consult a lawyer or credentialed financial planner with experience in this area to discuss your unique situation.** This document is not meant to replace legal or professional financial advice, but to help you begin to understand your options.

### Apply for Social Security Disability Insurance (SSDI)

**If you cannot work because of health problems** and you have worked long enough and recently enough under social security, **you should apply for SSDI.** If approved, your SSDI payment would be the same as your full retirement benefit. (Not sure if you have worked enough? Request a Social Security Statement at [socialsecurity.gov](https://www.socialsecurity.gov) or call toll-free 1-800-772-1213.)

If you are approved for SSDI you can also apply for a “disability freeze”. This can lead to higher retirement or SSDI benefits by lessening the negative impact of any years you couldn’t work or worked reduced hours due to your condition. (Learn more: [disabilitysecrets.com/resources/social-security-disability/ssdi/what-is-disability-freeze.htm](https://disabilitysecrets.com/resources/social-security-disability/ssdi/what-is-disability-freeze.htm).)

### Can I Also Get Supplemental Security Income (SSI)?

If you have low income and assets and are disabled, blind, or age 65 or older you may qualify for **Supplemental Security Income (SSI) in addition to SSDI or Retirement.** Learn more at [ssa.gov/ssi/](https://ssa.gov/ssi/). It is important to apply for SSI as soon as you think you may be eligible as SSI does not offer retroactive benefits.

### What About Early Retirement?

While you may retire at any time after age 62, **if you retire before your full retirement age, you will receive a reduced monthly benefit.** (Your full retirement age depends on when you were born; see the retirement age calculator at: [ssa.gov/oact/quickcalc/early\\_late.html](https://ssa.gov/oact/quickcalc/early_late.html)).

### But SSDI Often Takes a Long Time; Can I Get Early Retirement While Waiting?

Since long delays in approving disability are common, some may choose to apply for early retirement to tide them over while awaiting a disability benefits decision. This would give you some income, though a reduced benefit, while waiting. **If you choose this option and Social Security later determines you were disabled BEFORE taking early retirement, you would receive SSDI going forward plus an additional retroactive supplement (not including the SSDI 5 month waiting period).** The supplement would make up the difference between the reduced early retirement amount you were receiving while waiting and the full disability amount. **But there is a risk to applying for early retirement while awaiting a decision on SSDI.**

## The Risk

If you apply for early retirement while awaiting an SSDI decision and Social Security determines that you are **either not disabled, or the onset of the disability was AFTER you began collecting early retirement benefits, you would continue to receive only a reduced early retirement rate for the rest of your life.**

## The Do-Over Option

You might be able to **withdraw your early retirement claim within the first year, but you would need to be able to pay back all of your early retirement benefits.** Unfortunately, there is also no guarantee that the initial SSDI decision will be made in less than a year. More information: [socialsecurity.gov/planners/retire/withdrawal.html](https://www.socialsecurity.gov/planners/retire/withdrawal.html).

## Get Personalized Advice!

There are no guarantees that you will be determined disabled or what date Social Security will determine as the onset date. **Again, we recommend you consult an experienced lawyer or financial planner to help you decide the best course of action in your unique situation.**

Some options to start your search:

- **The National Academy of Elder Law Attorneys** has a Find a Lawyer feature at: [naela.org/findlawyer](https://naela.org/findlawyer)
- **The Mass Bar Association** has a Lawyer Referral service that can help locate private pay lawyers. You can call **617-654-0400** or search online at [masslawhelp.com/lrs-find-lawyer-intellinx.html](https://masslawhelp.com/lrs-find-lawyer-intellinx.html)
- **Financial Planning Association's (FPA) Planner Search** allows you to search for a financial planner in your area. Search online at: [plannersearch.org/](https://plannersearch.org/)

## Sources and for More Information

- **DisabilitySecrets.com** *published by NOLO:*
  - [disabilitysecrets.com/retired-draw-disability.html](https://disabilitysecrets.com/retired-draw-disability.html)
  - [disabilitysecrets.com/resources/social-security-disability/social-security-disability-coverage/retired-early.htm](https://disabilitysecrets.com/resources/social-security-disability/social-security-disability-coverage/retired-early.htm)
- **Nolo:**
  - [nolo.com/legal-encyclopedia/getting-social-security-disability-benefits-after-age-60.html](https://nolo.com/legal-encyclopedia/getting-social-security-disability-benefits-after-age-60.html)