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I receive more questions about Social security than possibly any other topic. I hope it can be helpful, from time to time, to share some of these questions, with answers, in this column.

Q: I was with my husband for 30 years before he suddenly died. But we only married 5 months before he died so now the social security administration says I am not eligible for survivor benefits. Is that right?

A: Unfortunately, yes, that is right. One must have been married for 9 months in order to qualify for survivor benefits. However, unlike Virginia, some states recognize common-law marriage. According to AARP, if you live in a state where common-law marriage is legal, or did so when the marriage began, you may qualify for survivor benefits. **The nine-month duration of marriage requirement may be waived in certain circumstances, so it may be in your best interest to verify your benefit status with the Social Security Administration.**

Q: I was told that my future social security retirement benefit will be taxed. It seems circular for the government to tax payments from themselves. What gives?

A: Social security may indeed be subject to income taxes. The IRS uses your 'provisional income' which consists of your adjusted gross income, half your social security benefit, and tax-exempt interest. If the provisional income exceeds \$34,000/\$44,000 for single/joint filers, **up to 85% may be taxable.** If your provisional income is below \$25,000/\$32,000 social security is not taxed. If it falls between these thresholds, **up to 50% may be taxable.** According to smartasset.com 12 states also apply state income taxes to social security benefits. Virginia is not one of those states.

Q: I just turned 64 years old and have been collecting social security since I turned 62. I have come to regret this and want to pause my benefit. How do I do this?

A: Oddly, since it is more than one year since you filed for benefit you are unable to withdraw the filing (and pay back the amounts already collected). However, once you reach your full retirement age, 66 years, 8 months since you're born in 1958, you can suspend your benefit and re-apply as late as age 70. Once your benefit is suspended you will earn delayed retirement credits of 2/3 of one percent per month, or 8% per year. This way, you could increase your benefit by 24% if you re-apply at 70. **If you suspend your benefits after reaching FRA and if you haven't already reinstated your benefits prior to age 70, the SSA will automatically restart your benefits at that time.**

For more about social security go to [www.ssa.gov](http://www.ssa.gov).

Good luck.

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