Social Security Isn't a Set-It-and-Forget-It Decision

For a lot of retirees, filing for Social Security felt like crossing a finish line. But the strategy behind that decision doesn't have to stay frozen the day you filed. Life shifts, and so does the way Social Security fits into your income picture. Revisiting it can be an important part of a good retirement income plan that spans a 20- or 30-year retirement, and there are a few developments right now that make this a good year to take another look.

Life Changes

There's a variety of life changes that can shift the calculations behind your original claiming decision, including but not limited to marriage, divorce, health changes, or a spouse retiring earlier or later than expected. Spousal and survivor benefits in particular follow their own set of rules, and a change in marital status may open options that weren't available before. Even without a major event, your income sources, expenses, and tax situation may shift year to year. Social Security should be viewed as one piece of a broader financial picture that evolves over time, not a decision made once and filed away.

What the Numbers Show

The timing of when you claim Social Security carries real weight. As of 2026, the average monthly retirement benefit sits somewhere between $2,071 and $2,083, reflecting this year's cost-of-living adjustment.[1] But Social Security rarely covers the whole picture. Retirees over 65 receive roughly 31% of their income from benefits, on average.[2] The rest, nearly 70%, comes from savings, investments, and other sources that change over time and affect how your Social Security income should fit alongside everything else.

The Tax Thresholds That Never Moved

Here's something worth knowing: the income levels that determine whether your Social Security benefits get taxed haven't changed since 1984. Back then, roughly 8 to 10% of beneficiaries owed any tax on their benefits at all. Today, that figure is closer to half, and the Social Security Administration projects it could climb to nearly 60% by 2030.[3] Every cost-of-living adjustment nudges more retirees over thresholds that were only ever meant to catch the highest earners. If your benefit, pension, or investment income has grown since you first filed, it's worth checking where you land now. Some retirees find that changes to their withdrawal strategy can affect the tax benefits, and that's a conversation worth having sooner rather than later.

A Check-In, not a Redo

Revisiting your Social Security strategy isn't always about changing course. It's about determining whether your original decision still aligns with your financial priorities. A periodic conversation can surface adjustments elsewhere in your plan, ones that make sense given how things stand now, rather than how they looked five or ten years ago.

Your income strategy should be able to keep pace with your life, not the other way around. To learn more about your Social Security strategy, contact the office to schedule a time to talk.

[1]"Average Social Security Check in 2026: How Much You'll Get and How to Maximize Your Retirement Nest Egg." 10 JUL 2026, CNBC.com, https://www.cnbc.com/select/average-social-security-check-2026/.
[2]"How Much Social Security Pays in 2026 Depending on Whether You Claim at 62, 66, or 70." 5 JUL 2026, MSN.com, https://www.msn.com/en-us/money/retirement/how-much-social-security-pays-in-2026-depending-on-whether-you-claim-at-62-66-or-70/ar-AA26NUz3.
[3]"Social Security's 1984 Tax Trigger Still Hits Retirees." 27 MAR 2026, TheStreet.com, https://www.thestreet.com/personal-finance/social-security-has-a-1984-tax-trigger-that-still-catches-retirees.

The Lost Art of the Long Lunch

There's something that can feel rebellious about a lunch with no end time. No meeting waiting on the other side of it, no clock to watch. Just you, maybe a friend or two, a good meal, and the rare permission to let the afternoon start whenever it starts. Slowing down at midday does more than fill your stomach. It gives your nervous system a chance to rest, sharpens the taste of what you're eating, and turns an ordinary Tuesday into something worth remembering. A few ways to bring it back:

- **Slow down.** Let lunch run long. An hour, ninety minutes, however long it takes to feel unhurried.
- **Set a standing date** with a friend or neighbor. Same day, same time, every week, until it's simply part of the rhythm of your life.
- **Find your spot.** A café or diner where the staff know your order and greet you by name.
- **Bring a book.** Order the second cup of coffee. Let the afternoon wait.
- **Set the table properly.** Cloth napkin included. You're worth the effort.
- **Look into a lunch club.** Community centers and libraries often host them, and they're an easy, low-pressure way to meet people over a shared meal.
- **Order the thing you've never tried** at the restaurant you always drive past.
- **Leave the phone in your pocket.** Notice the people, the conversation, the taste of your food. Be present in your rest.