



Fact Sheet

SOCIAL SECURITY

Social Security Is Important to Young People

This Fact Sheet is provided by the Social Security Administration to highlight how young workers benefit from the Social Security program and how certain demographic characteristics of young workers compare with the entire population.

Social Security is much more than a retirement program.

- About one in five Americans (66.6 million) receives a Social Security benefit [today](#). About one quarter of beneficiaries (25.8 percent) are not retired workers. Social Security provides benefits to young workers and their families if they become disabled, and it provides benefits to the survivors of deceased workers, including their children.
 - Retired workers and their dependents account for 78.2 percent of beneficiaries.
 - Disabled workers and their dependents account for 13.1 percent of beneficiaries.
 - Survivors of deceased workers account for 8.8 percent of beneficiaries.

Social Security protects young workers.

- About [90 percent of persons aged 21-64](#) who worked in covered employment in 2022 can count on monthly cash benefits if they suffer a severe and prolonged disability.
- About 96 percent of persons aged 20-49 who worked in covered employment in 2022 have acquired survivorship protection for their children under age 18 (and surviving spouses caring for children under age 16).

Social Security protects young people even before they've obtained protection based on their own work.

- About [2.7 million young people under age 18](#) were receiving Social Security benefits at the end of 2021. The average monthly benefit was \$705.95.
 - Approximately 327,000 minor children of retired workers were receiving an average monthly benefit of \$746.43.
 - About 1.2 million minor children of deceased workers were receiving an average monthly survivor benefit of \$957.05.
 - About 1.1 million minor children of disabled workers were receiving an average monthly benefit of \$409.36.

- By the end of 2021, about 93,565 (students ages 18 and 19) were receiving an average monthly benefit of \$900.93.
- Approximately 1.1 million disabled adult children, disabled individuals aged 18 and older who are receiving benefits on a parent's work record, were receiving an average monthly benefit of \$904.36 at the end of 2021.

This fact sheet is designed to provide general information and does not apply to all individuals within this population.

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