The Nationwide Retirement Institute®
2021 Social Security Survey

Prepared by:

The Harris Poll
Harris Insights & Analytics LLC, A Stagwell Company

June, 2021

NFM-20936AO
INTRODUCTION

Research Method

**Audience:**
1,931 U.S. adults age 25+

**Survey Timing:**
April 19 – May 7, 2021

**Mode:**
20-minute online survey

**Weighting:**
Data are weighted to ensure results are projectable to the U.S. population of adults 25+

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**Method Statement** *(to be included in all press materials):*

This survey was conducted online within the U.S. by The Harris Poll on behalf of Nationwide between April 19 and May 7, 2021 among 1,931 U.S. adults age 25+ (national sample) including 627 Millennials (age 25-40), 634 Gen Xers (age 41-56), and 670 Boomers+ (age 57+) and an oversample of 513 Black adults for a total of 604 Black adults. Data were statistically weighted as needed to bring them in line with the population of U.S. residents age 25+ from the 2020 Current Population Survey for age by gender, education, race/ethnicity, region, household income, marital status, and household size. To ensure the national sample was representative, the data were initially weighted by generation (Millennials 25-40, Gen Xers 41-56, and Boomers+ 57+) and then combined into a total 25+ group. Data for Black adults were weighted as needed for age by gender, education, region, household income, marital status, and household size. Our weighting algorithm also included a propensity score which allows us to adjust for attitudinal and behavioral differences between those who are online versus those who are not, those who join online panels versus those who do not, and those who responded to this survey versus those who did not.
KNOWLEDGE OF SOCIAL SECURITY

Generally, Adults Are At Least Somewhat Confident in Their Knowledge of SS

However, only about 2 in 5 express strong confidence and less than 1 in 5 are very confident; Millennials and men are more likely to express confidence in their knowledge of SS.
Majorities Feel Knowledgeable About Certain Aspects of Social Security

But again, more are “somewhat” knowledgeable than are “very” knowledgeable

<table>
<thead>
<tr>
<th>Knowledge of Aspects of SS</th>
<th>Somewhat knowledgeable</th>
<th>Very knowledgeable</th>
</tr>
</thead>
<tbody>
<tr>
<td>How much more my Social Security benefit will be if I wait and claim at my full retirement age</td>
<td>47%</td>
<td>31%</td>
</tr>
<tr>
<td>How much I can earn while collecting Social Security benefits without having a portion of my benefits withheld</td>
<td>44%</td>
<td>22%</td>
</tr>
<tr>
<td>How Social Security benefits change if a person’s spouse passes away</td>
<td>40%</td>
<td>23%</td>
</tr>
</tbody>
</table>

- Boomers+ are more likely than Millennials and Gen Xers to be knowledgeable about this (85% vs. 70%, 73%)
- Men are more likely than women to be knowledgeable about this (84% vs. 74%)
- Men are more likely than women to be knowledgeable about this (72% vs. 61%)
KNOWLEDGE OF SOCIAL SECURITY
But When Tested About Specifics, Clear Gaps in Knowledge Exist
For all but one statement, less than two-thirds provided the correct response

Knowledge Testing Specific Statements About SS
% correct

<table>
<thead>
<tr>
<th>Statement</th>
<th>% Correct</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Security may offer benefits for your spouse or children (T)</td>
<td>70%</td>
</tr>
<tr>
<td>There is a cap to how much Social Security benefits you can get (T)</td>
<td>58%</td>
</tr>
<tr>
<td>Medicare Part B premiums are deducted from Social Security checks (T)</td>
<td>57%</td>
</tr>
<tr>
<td>Upon a spouse’s death, the higher SS benefit is inherited by the surviving spouse (T)</td>
<td>57%</td>
</tr>
<tr>
<td>If I claim benefits early, my benefits will go up automatically when reaching FRA (F)</td>
<td>55%</td>
</tr>
<tr>
<td>If married, you are eligible to receive a portion of your spouse's SS benefit (T)</td>
<td>52%</td>
</tr>
<tr>
<td>Social Security offers guaranteed income for life (T)</td>
<td>49%</td>
</tr>
<tr>
<td>If you are divorced, you may be eligible for SS benefits based on your ex-spouse's record (T)</td>
<td>47%</td>
</tr>
<tr>
<td>Social Security benefits are tax-free (F)</td>
<td>45%</td>
</tr>
<tr>
<td>Your income does not impact how much you are charged for Medicare (F)</td>
<td>38%</td>
</tr>
<tr>
<td>If you claim SS early, any spousal benefits your partner is eligible for will be reduced (T)</td>
<td>37%</td>
</tr>
<tr>
<td>If I don’t work for at least 35 years, my SS benefit will be reduced (T)</td>
<td>35%</td>
</tr>
<tr>
<td>You cannot sign up for Medicare unless you are enrolled for SS (F)</td>
<td>35%</td>
</tr>
<tr>
<td>Somebody who makes $150k pays as much in SS taxes as millionaires (T)</td>
<td>33%</td>
</tr>
<tr>
<td>Social Security is not protected against inflation (F)</td>
<td>32%</td>
</tr>
<tr>
<td>Workers pay Social Security taxes on all of their income (F)</td>
<td>30%</td>
</tr>
</tbody>
</table>

Higher knowledge topics
Moderate knowledge topics
Lowest knowledge topics

In most cases, Boomers+ are more likely than Millennials and Gen Xers and Men are more likely than Women to provide the correct answer.

Those who currently receive SS are more likely than those who don’t to correctly answer some, but not all, of these statements – especially some of those in the moderate and lowest knowledge topic tiers.
Many Express Uncertainty About Several Basic SS Details

Women are especially likely to be uncertain about many aspects of Social Security; younger generations unsure of FRA

**Age Believe You Are Eligible for Full Retirement Benefits**

<table>
<thead>
<tr>
<th>Age Group</th>
<th>61</th>
<th>52</th>
<th>59</th>
<th>64</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Millenials</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gen Xers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Boomers+</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Correct age = 66 or 67

Only 16% of adults correctly guess their FRA based on their year of birth

% “I don’t know”

<table>
<thead>
<tr>
<th>Age Group</th>
<th>39%</th>
<th>53%</th>
<th>46%</th>
<th>29%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Millenials</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gen Xers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Boomers+</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Only 61% of adults correctly guess their FRA based on their year of birth

**Percent of Income Is or Will be Replaced in Retirement by SS**

<table>
<thead>
<tr>
<th>Category</th>
<th>Total</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>% “Don’t know / Not sure”</td>
<td>54%</td>
<td>42%</td>
<td>66%</td>
</tr>
</tbody>
</table>

Those currently collecting SS (55%) are just as likely as those who aren’t (53%) to not know or be unsure

**How Much Monthly SS Payment is Expected to Be**

<table>
<thead>
<tr>
<th>Category</th>
<th>Total</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>% “Not sure” among those not receiving SS</td>
<td>51%</td>
<td>38%</td>
<td>62%</td>
</tr>
</tbody>
</table>

Women (46%) are more likely than men (31%) to say they don’t know
KNOWLEDGE OF SOCIAL SECURITY

Only About Half Know Exactly How To Maximize Their SS Benefits

Less than 1 in 10 know all of the factors that determine the maximum SS benefit someone can receive.

**Agreement with Statement**

I know exactly how to maximize my Social Security benefits

- **14%** Strongly agree
- **40%** Somewhat agree
- **31%** Somewhat disagree
- **15%** Strongly disagree

**Factors that Determine Maximum SS Benefit Someone Can Receive**

- Work History (accurate) 60%
- Age (accurate) 51%
- Benefit start date (accurate) 38%
- Marital status (accurate) 18%
- Life expectancy (inaccurate) 12%
- Family medical history (inaccurate) 5%
- All of the above (inaccurate) 24%

Men are more likely than women to agree (61% vs. 47%)

Only 6% selected all 4 accurate answers only.
Confidence in Future of SS is Low, Especially for Younger Adults

Majorities worry about the program running out of funding, even among Boomers+, and nearly half of Millennials think they won’t get a dime of the benefits they’ve earned.

**Agreement with Statements**

- **I worry about the Social Security program running out of funding in my lifetime**
  - Total: 71% Strongly agree, 29% Somewhat agree
  - Millennials: 77% Strongly agree, 36% Somewhat agree
  - Gen Xers: 83% Strongly agree, 37% Somewhat agree
  - Boomers+: 61% Strongly agree, 22% Somewhat agree

- **I will not get a dime of the Social Security benefits I have earned**
  - Total: 25% Strongly agree, 71% Somewhat agree
  - Millennials: 47% Strongly agree, 33% Somewhat agree
  - Gen Xers: 22% Strongly agree, 46% Somewhat agree
  - Boomers+: 19% Strongly agree, 15% Somewhat agree

Women are more likely than men to agree (77% vs. 64%).

Even a majority of those who currently receive SS (62%) agree with this statement, though they are less likely than those who don’t receive it (79%).
**FUTURE OF SS AND RETIREMENT**

**SS Not Expected To Be Primary Income Source in Retirement For Younger Adults**

However, many younger adults feel that it *should* be enough on its own, indicating a disconnect between the ideal of the program and the reality for them.

### Sources of Retirement Income

<table>
<thead>
<tr>
<th>Sources of Retirement Income</th>
<th>Total</th>
<th>Millennials</th>
<th>Gen Xers</th>
<th>Boomers+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nothing beyond SS</td>
<td>17%</td>
<td>10%</td>
<td>19%</td>
<td>19%</td>
</tr>
<tr>
<td>Has additional sources</td>
<td>83%</td>
<td>90%</td>
<td>81%</td>
<td>81%</td>
</tr>
</tbody>
</table>

### Agreement with Statement

*Social Security on its own should be enough to help me live comfortably in retirement*

<table>
<thead>
<tr>
<th>Agreement with Statement</th>
<th>Total</th>
<th>Millennials</th>
<th>Gen Xers</th>
<th>Boomers+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Somewhat agree</td>
<td>61%</td>
<td>40%</td>
<td>23%</td>
<td>41%</td>
</tr>
<tr>
<td>Strongly agree</td>
<td>39%</td>
<td>27%</td>
<td>17%</td>
<td>31%</td>
</tr>
</tbody>
</table>

### Primary Source of Retirement Income

Among those who have additional sources of retirement income beyond SS

- Social Security benefits: 32% (Total), 21% (Millennials), 21% (Gen Xers), 21% (Boomers+)
- Retirement accounts: 44% (Total), 27% (Millennials), 32% (Gen Xers), 40% (Boomers+)
- Pension: 23% (Total), 16% (Millennials), 9% (Gen Xers), 10% (Boomers+)

*Only the top 3 are shown*
Younger Adults Expect to Need to Continue to Work Due to SS Limitations

Perhaps because SS benefits cover/are expected to cover only about half of living expenses

**Agreement with Statements**

*I need to continue working because Social Security won’t pay enough*

<table>
<thead>
<tr>
<th></th>
<th>Somewhat agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>37%</td>
<td>16%</td>
</tr>
<tr>
<td>Millenials</td>
<td>51%</td>
<td>25%</td>
</tr>
<tr>
<td>Gen Xers</td>
<td>48%</td>
<td>21%</td>
</tr>
<tr>
<td>Boomers+</td>
<td>26%</td>
<td>10%</td>
</tr>
</tbody>
</table>

*I plan on filing for Social Security benefits early, but continuing to work*

Among those who don’t currently collect SS

<table>
<thead>
<tr>
<th></th>
<th>Somewhat agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>28%</td>
<td>9%</td>
</tr>
<tr>
<td>Millenials</td>
<td>32%</td>
<td>12%</td>
</tr>
<tr>
<td>Gen Xers</td>
<td>28%</td>
<td>7%</td>
</tr>
<tr>
<td>Boomers+</td>
<td>22%</td>
<td>8%</td>
</tr>
</tbody>
</table>

**Percent of Expenses [Expect] SS Benefits to Cover**

*Average*

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Currently receive SS</th>
<th>Don't currently receive SS</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>52%</td>
<td>56%</td>
<td>49%</td>
</tr>
</tbody>
</table>
Most Agree the System Needs to Change and Support Certain Measures To Do So

Millennials are especially likely to support these measures

**Agreement with Statement**

*The Social Security system needs to change*

- Strongly agree: 30% (47% somewhat agree, 17% somewhat disagree, 6% strongly disagree)

**Support for SS measures**

<table>
<thead>
<tr>
<th>Measure</th>
<th>Strongly/somewhat support</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ensuring SS COLAs are enough to, at minimum, keep up with inflation</td>
<td>89%</td>
</tr>
<tr>
<td>Reinstating SS taxes on people earning more than $400k per year</td>
<td>79%</td>
</tr>
<tr>
<td>Providing a SS credit to unpaid caregivers</td>
<td>74%</td>
</tr>
<tr>
<td>Applying cost of living increases for SS benefits only to lower or middle income households</td>
<td>64%</td>
</tr>
<tr>
<td>Eliminating the payroll tax earnings cap</td>
<td>63%</td>
</tr>
<tr>
<td>Privatizing a small portion of SS benefits</td>
<td>58%</td>
</tr>
<tr>
<td>Means testing</td>
<td>58%</td>
</tr>
<tr>
<td>Eliminating early retirement age with reduced benefits</td>
<td>49%</td>
</tr>
<tr>
<td>Raising the full retirement age</td>
<td>46%</td>
</tr>
<tr>
<td>Linking full retirement age to life expectancy</td>
<td>46%</td>
</tr>
<tr>
<td>Raising payroll taxes</td>
<td>46%</td>
</tr>
<tr>
<td>Cutting benefits for everyone currently receiving Social Security</td>
<td>21%</td>
</tr>
</tbody>
</table>

With the exception of eliminating the payroll tax earnings cap and raising payroll taxes, Millennials are more likely than Boomers+ (and often Gen Xers as well) to support all of the "moderate" and "lower" support measures. And, Millennials this year are more likely than Millennials last year to support cutting benefits for those currently receiving SS (46% vs. 29% in 2020).
COVID IMPACTS

COVID Impacts Multiple Aspects of Life, From Job Loss to Caregiving Duties

One-quarter of adults 25+ say they and/or someone in their household was laid off or furloughed. In fact, among those who were ever out of the workforce for an extended period of time, one-third say they were during the pandemic, especially Millennials and Gen Xers.

Impacts from COVID-19

- Been laid off or furloughed from a job: 15% Happened to me personally, 12% Happened to someone in my household, 25% in total
- Taken a pay cut: 12% Happened to me personally, 11% Happened to someone in my household, 22% in total
- Gave money or financial support to family or friend(s) impacted by COVID-19: 15% Happened to me personally, 9% Happened to someone in my household, 22% in total
- Tested positive for COVID-19: 9% Happened to me personally, 10% Happened to someone in my household, 17% in total
- Took on new/increased caregiving responsibilities for a family member/friend: 10% Happened to me personally, 8% Happened to someone in my household, 17% in total
- Laid off or furloughed employees: 9% Happened to me personally, 8% Happened to someone in my household, 17% in total
- Foregone / Lost a bonus: 10% Happened to me personally, 7% Happened to someone in my household, 16% in total
- Foregone / Lost a promotion: 8% Happened to me personally, 8% Happened to someone in my household, 15% in total
- Liquidated assets from retirement savings plan: 9% Happened to me personally, 7% Happened to someone in my household, 15% in total
- Liquidated assets from investment accounts: 9% Happened to me personally, 7% Happened to someone in my household, 15% in total
- Started paying for caregiving services for a family member or friend: 7% Happened to me personally, 9% Happened to someone in my household, 13% in total
- Liquidated non-financial assets: 6% Happened to me personally, 7% Happened to someone in my household, 12% in total
- Sold, closed, declared bankruptcy of, or lost a business: 6% Happened to me personally, 7% Happened to someone in my household, 12% in total
- Been hospitalized for COVID-19: 5% Happened to me personally, 6% Happened to someone in my household, 11% in total

Out of Workforce for Extended Period During COVID-19 Pandemic

Among those who have ever been out of the workforce for an extended period of time during the pandemic:

- 60% said it happened to me personally
- 40% said it happened to someone in their household
- 66% said it happened to me personally
- 34% said it happened to someone in their household

Millennials are more likely than Gen Xers and both are more likely than Boomers+ to have been out of the workforce for an extended period during the pandemic (68% vs. 48% vs. 12%)
COVID IMPACTS

More Than 1 in 4 Say COVID Has Impacted Retirement Plans

And, nearly 2 in 5 are reevaluating their retirement plans to assess the financial impacts of COVID, especially younger generations – suggesting that for these groups in particular, long-term financial impacts may linger from this time period.

**COVID-19 Impact on Retirement**
Among those who are not retired

- I am pushing back my retirement date: 15%
- I no longer plan to retire: 7%
- I have been forced into retirement due to losing my job: 5%
- Other, please specify: 1%
- It has not impacted my retirement plans: 72%

**Agreement with Statement**
I am reevaluating my retirement (plans) to assess the financial impact of COVID-19

- Total: 38% (Strongly agree) 59% (Somewhat agree)
- Millennials: 22% (Strongly agree) 25% (Somewhat agree)
- Gen Xers: 18% (Strongly agree) 29% (Somewhat agree)
- Boomers+: 8% (Strongly agree) 25% (Somewhat agree)

Compared to the 2020 Nationwide Harris Poll COVID Flash poll^ the proportion who say COVID has impacted retirement plans has decreased (28% vs. 38% in 2020), and the proportion who say they are reevaluating their retirement plans has also decreased (38% vs. 42% in 2020)

^Nationwide Harris Poll COVID Flash Poll conducted online among 1,798 U.S. adults 24+ including 1,332 who are not retired, May 15-19, 2020.
Nearly 1 in 5 Say COVID Has Impacted SS Filing Plans

Majorities across generations agree that the government shouldn’t penalize people who claim early by reducing SS benefits because COVID has forced so many people into retirement, especially younger generations.

**COVID-19 Impact on Social Security Filing**

<table>
<thead>
<tr>
<th>Statement</th>
<th>Total</th>
<th>Millennials</th>
<th>Gen Xers</th>
<th>Boomers+</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am filing for / planning to file for Social Security earlier than planned</td>
<td>19%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am delaying filing for / planning to delay filing for Social Security</td>
<td>11%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No change</td>
<td>81%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Agreement with Statement

Because COVID-19 has forced many people into retirement, the government shouldn’t penalize people by reducing Social Security benefits for those who claim early

- Strongly agree:
  - Total: 63%
  - Millennials: 68%
  - Gen Xers: 71%
  - Boomers+: 57%

- Somewhat agree:
  - Total: 27%
  - Millennials: 29%
  - Gen Xers: 33%
  - Boomers+: 23%

Compared to the 2020 Nationwide Harris Poll COVID Flash poll the proportion who say COVID has impacted Social Security filing plans has remained flat (19% vs. 18% in 2020).
COVID Heightens Worries About SS Funding, Market Volatility Impact

Younger generations and women are especially likely to hold these views

**Agreement with Statements about COVID Impacts on Social Security and Retirement**

- I think it is more important now than it was before for me to optimize my Social Security.
  - Somewhat agree: 44%
  - Strongly agree: 24%
  - Total agree: 68%

- I worry more now than I did before about Social Security running out of funding.
  - Somewhat agree: 36%
  - Strongly agree: 23%
  - Total agree: 59%

- I worry more now than I did before about the impact market volatility will have on my retirement income.
  - Somewhat agree: 36%
  - Strongly agree: 19%
  - Total agree: 56%

Millennials and Gen Xers are more likely than Boomers+ to agree with all of these statements.

Women are more likely than men to agree with all of these statements.

Compared to the 2020 Nationwide Harris Poll COVID Flash poll^ the proportion who agree that it is more important to optimize SS has increased (68% vs. 63% in 2020), while the proportion who worry more about SS running out of funding and worry more about the impact of market volatility on retirement income have remained steady (59% vs. 62% in 2020 and 56% vs. 57% in 2020, respectively).

More Than One-Third of Adults Work with a Financial Professional

Younger adults and men are more likely to work with one

Currently Working with a Financial Professional**

- Total: 35% Yes, 65% No
  - Millennials: 42% Yes, 58% No
  - Gen Xers: 36% Yes, 64% No
  - Boomers+: 33% Yes, 67% No
  - Men: 40% Yes, 60% No
  - Women: 31% Yes, 69% No

Gen Xers are more likely this year to say they work with a financial professional** (36% vs. 27% in 2020)

**Note that we changed from "financial advisor" to "financial professional (e.g., Certified Financial Planner (CFP), broker, financial advisor working at an insurance agency, etc.)" this year which could impact trending of this and other responses where this new term is used.
Only About Half Who Work with an FP Say They Provide SS Advice

However, a majority who haven’t been advised on SS say it isn’t something they expect

Financial Professional Provided Advice on How/When to File for SS Benefits
Among those who work with a financial professional

53% Yes 47% No

SS Advice Something Expected from Financial Professional
Among those who work with a financial professional but haven’t been advised on SS

57% Yes 43% No

Millennials who work with an FP are more likely than Gen Xers and both are more likely than Boomers+ to say their FP provides advice about how/when to file for SS (68% vs. 52% vs. 32%)
WORKING WITH A FINANCIAL PROFESSIONAL

Less Than 1 in 5 Without an FP Plan To Ask One About SS, With 1 in 4 Unsure

Most with a financial professional or who plan to ask one about SS would switch financial professionals if theirs couldn’t show them how to maximize their Social Security benefit.

Plan on Asking FP About SS Benefits
Among those who do not work with a financial professional

- Yes: 15%
- No: 26%
- Not sure: 58%

Likelihood to Switch FPs if Theirs Couldn’t Show How to Maximize SS Benefits
Among those who work with a financial professional or plan to ask one about SS

- Extremely likely: 72%
- Somewhat likely: 42%
- Not very likely: 16%
- Not at all likely: 12%

Millennials and Gen Xers who don’t work with an FP are more likely than Boomers+ to say they plan to ask a financial professional about Social Security benefits or to be unsure (27%, 24% vs. 6%; and 40%, 35% vs. 17%, respectively)

Millennials and Gen Xers who work with an FP or plan to ask one about SS are more likely than Boomers+ to be somewhat or extremely likely to switch (85%, 87% vs. 52%)
WORKING WITH A FINANCIAL PROFESSIONAL

Contacting SS Admin Preferred Over FP for Learning About SS

Two-thirds who aren’t yet collecting SS are interested in discussing with an FP how to use different income streams to delay filing until they reach full retirement plan, and around half are interested in discussing spousal benefits.

How Prefer to Learn More About SS

- Contact the Social Security administration: 33%
- Talk with a financial professional: 18%
- Conduct independent research: 15%
- Use a personalized filing report that shows different options and outcomes: 10%
- Talk with friends or family: 8%
- Other: 2%
- I don’t care to learn more about Social Security: 14%

Interest in Talking to a Financial Professional About...

- How to use different income streams in order to delay filing for Social Security until I reach full retirement age (Among those who do not currently receive Social Security): 45% 22% 67%
- Spousal benefit strategies for Social Security: 31% 17% 49%

Millennials and Gen Xers are more likely than Boomers+ to say they prefer to learn more about Social Security from a financial professional (27%, 23% vs. 11%)

Millennials and Gen Xers are more likely than Boomers+ to be interested in both of these discussions (71%, 70% vs. 57%; and 70% vs. 61% vs. 32%, respectively)
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