

The Nationwide Retirement Institute® 2026 Social Security Survey

August 2026

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Nationwide.com/SocialSecurity

This material should be regarded as general information on Social Security and is not intended to provide specific advice. If you have questions regarding your particular situation, you should contact the Social Security Administration and/or your legal or tax advisors.





Research Method

**Audience:**

1,832 U.S. adults age 18+

**Survey Timing:**

May 11–June 4, 2026

**Mode:**

20-minute online survey

**Weighting:**

Gen Pop data are weighted where necessary by age by gender, race/ethnicity, region, education, marital status (not included for Gen Z), household size, household income, and political affiliation to bring them in line with their actual proportions in the population

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

The research was conducted online in the United States by The Harris Poll on behalf of Nationwide among 1,832 US adults aged 18+ who currently receive or expect to receive Social Security (“national sample”). Sample includes 300 Gen Z (age 18-28), 512 Millennials (age 29-44), 511 Gen Xers (age 45-60), and 500 Boomers+ (age 61+). The survey was conducted May 11-June 4, 2026.

Gen Pop data are weighted where necessary by age by gender, race/ethnicity, region, education, marital status (not included for Gen Z), household size, household income, and political affiliation to bring them in line with their actual proportions in the population. To ensure the national sample was representative, the data were initially weighted by generation (Gen Z 18-28, Millennials 29-44, Gen Xers 45-60, and Boomers+ 61+) and then combined into a total age 18+ group. Data for adults aged 60-65 were weighted as needed by education, age by gender, race/ethnicity, region, household income, household size, marital status, and political party affiliation.

Respondents for this survey were selected from among those who have agreed to participate in our surveys. The sampling precision of Harris online polls is measured by using a Bayesian credible interval. For this study, the Gen Pop sample data is accurate to within ± 2.34 percentage points using a 95% confidence level. This credible interval will be wider among subsets of the surveyed population of interest. The sample data for adults aged 60-65 is accurate to within ± 6.11 percentage points using a 95% confidence level.

All sample surveys and polls, whether or not they use probability sampling, are subject to other multiple sources of error which are most often not possible to quantify or estimate, including, but not limited to coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments.



Report Notes

In tables and charts:

- Percentages may not add up to 100% due to weighting, computer rounding, and/or the acceptance of multiple responses.
- An asterisk (*) in a data chart indicates a percentage greater than zero but less than 1%; a “ – ” indicates a value of zero.
- Unless otherwise noted, results for the Total (adults 18+) are displayed.
- Results based on small samples (n<100) are too small to report quantitatively for PR and should be interpreted as directional only. These are noted with “*Caution, small base <100, results are directional in nature” and stat testing is not shown.
- Base labels, sizes, and question text are included within the notes section of each page for reference.

Throughout this report:

- Some acronyms are used except when they appear in a chart
 - “SS” is “Social Security”
 - “COLA” is “Social Security Cost-of-Living Adjustments”
 - “FP” is “financial professional”
- Where appropriate, key highlights or statistically significant differences at the 95% confidence level between subgroups of interest are noted throughout the detailed findings slides. Look for the icons below to denote these call outs. In some instances, subgroup data may be charted for ease of visual comparison. Statistically significant differences between subgroups in charts are noted with letters.



Key Works
With FP
subgroup
finding



Key
generational
subgroup
finding



Key Currently
Receiving SS
subgroup
finding



Key Marital
Status
subgroup
finding



Key
Retirement
subgroup
finding



Key Gender
subgroup
finding



Key Political
subgroup
finding

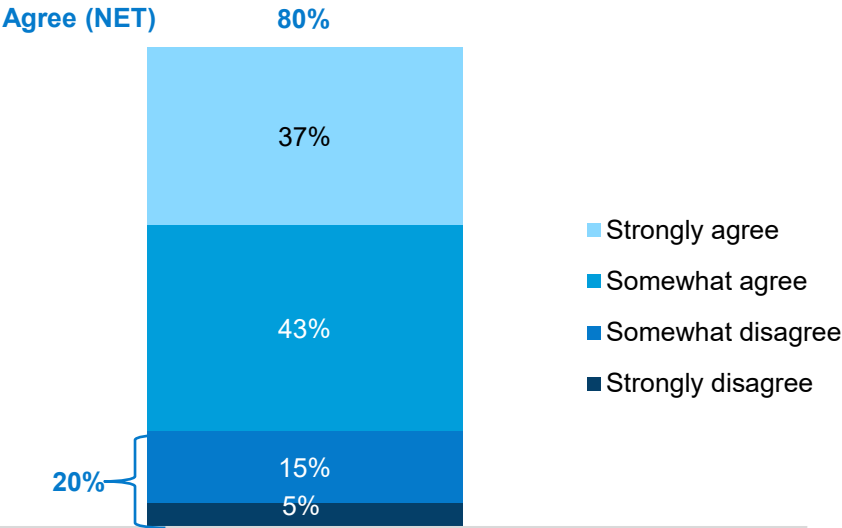
Americans agree Social Security needs reform – they even agree on how



8 in 10 agree that the Social Security system requires change

Change to Social Security

The Social Security system needs to change.



Those who don't receive SS now but expect to in the future are more likely than those currently receiving SS to feel that the Social Security system needs to change (83% vs. 77%).



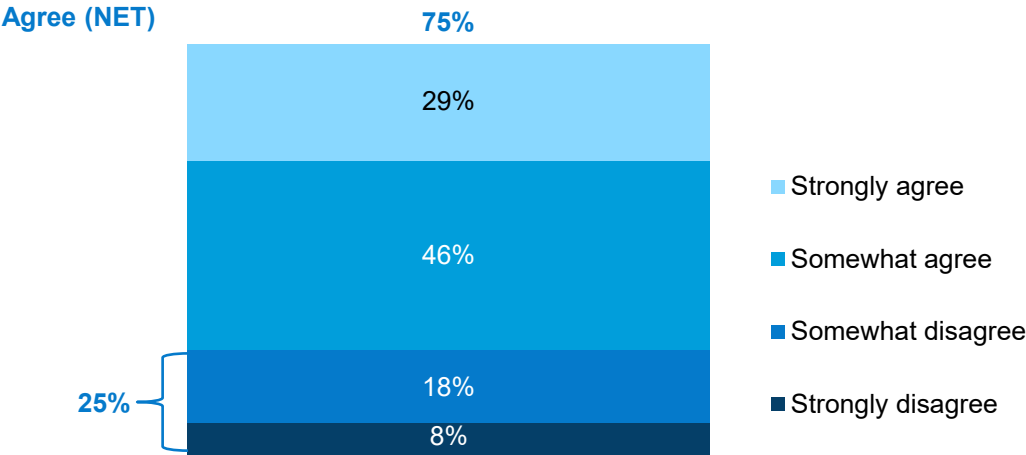
This agreement spans party lines: Democrats (82%), Republicans (78%) and Independents (82%).



Social Security reform is a major electoral issue for three quarters of Americans

Social Security Reform Through Government

A candidate's stance on Social Security reform will be a major factor in how I vote in future elections.

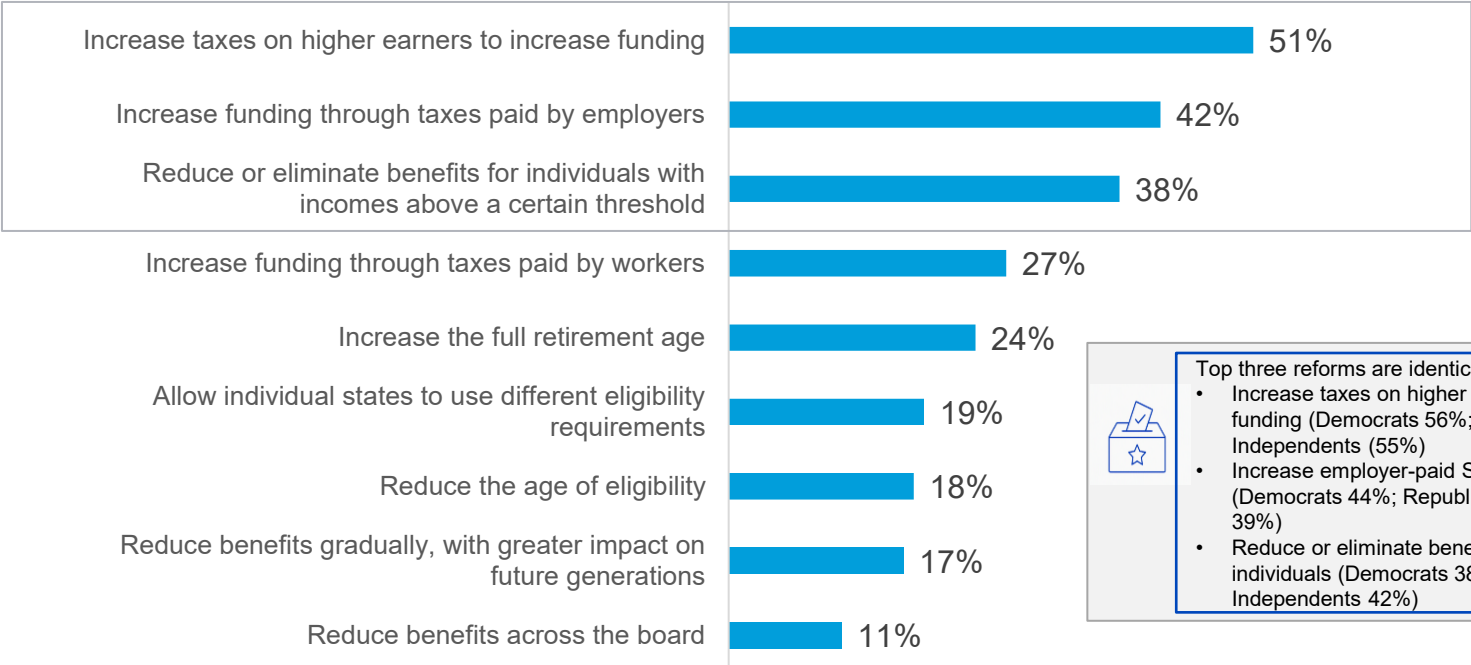


Most Millennials (79%) agree with this statement. This is followed by Boomers+ (77%), those aged 60-65 (76%), Gen X (74%) and Gen Z (63%).



Half of Americans favor increasing funding through higher taxes on higher earners, around 2 in 5 support higher employer-paid taxes, and roughly 2 in 5 back reducing benefits for higher-income individuals

Top Three Recommendations to Fix Social Security



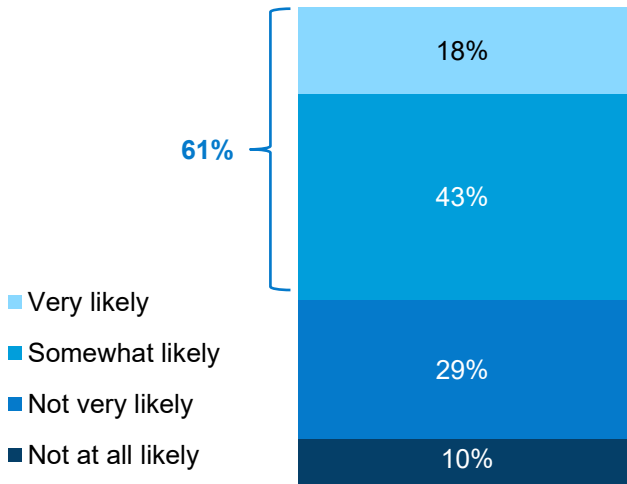
Top three reforms are identical across both parties:

- Increase taxes on higher earners to increase funding (Democrats 56%; Republicans 43%; Independents 55%)
- Increase employer-paid Social Security taxes (Democrats 44%; Republicans 42%; Independents 39%)
- Reduce or eliminate benefits for higher-income individuals (Democrats 38%; Republicans 37%; Independents 42%)

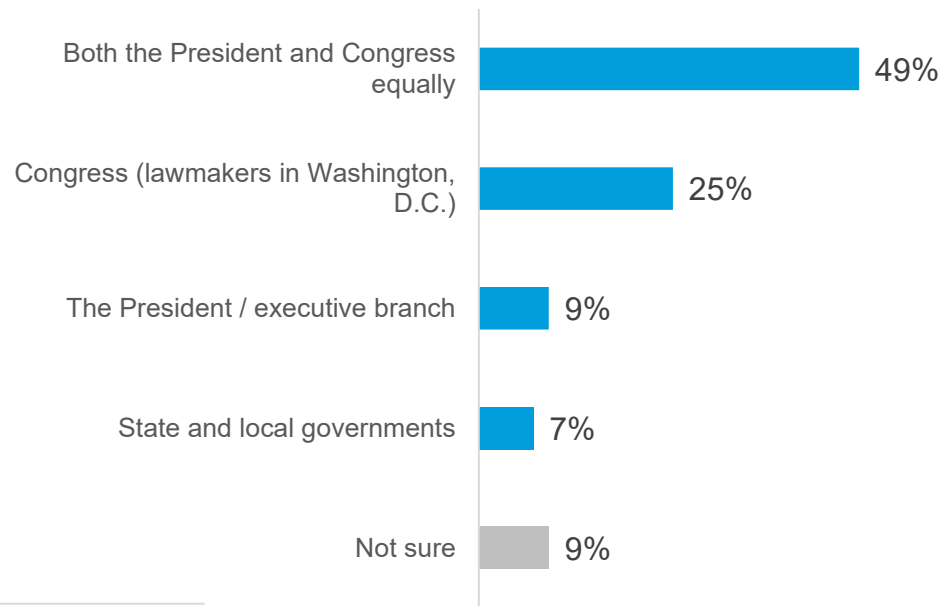


3 in 5 feel it is likely the government will make changes to Social Security, with nearly half believing the President and Congress share equal responsibility for addressing problems

Likelihood the Government will Make Changes to Social Security before any Reduction in Benefits Occur



Expected as Most Responsible for Addressing Social Security's Funding Challenges



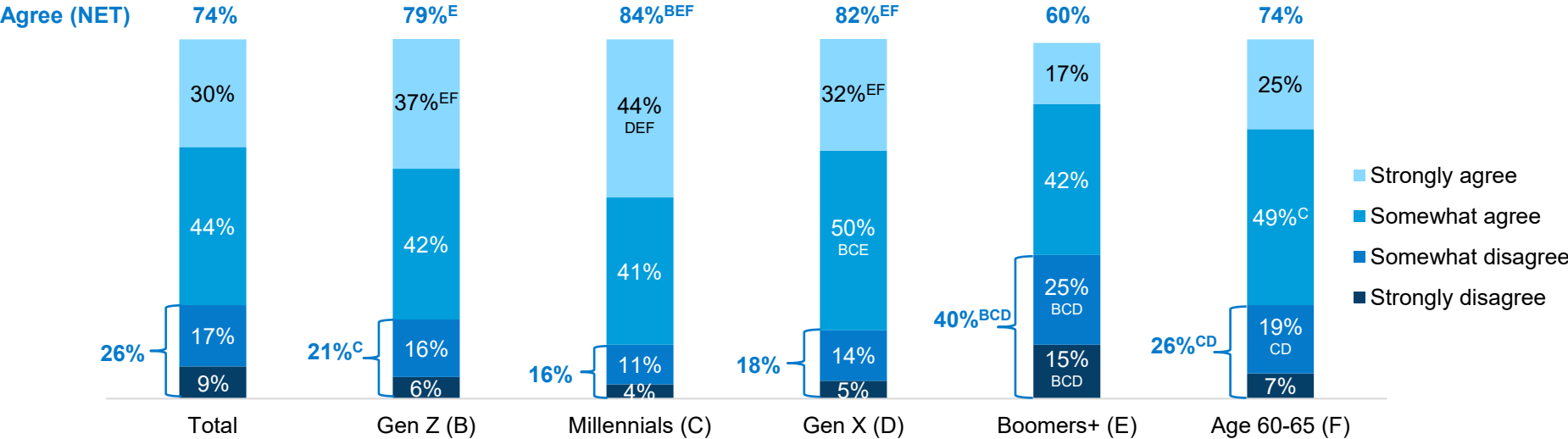
BASE: ALL QUALIFIED RESPONDENTS (Total (n=1,823))
Q25PR2026 How likely do you think it is that the government will make changes to Social Security before any reduction in benefits occurs?
Q30PR2026 Who do you expect will be most responsible for addressing Social Security's funding challenges?



Across generations, most Americans believe their age group will bear the burden of future Social Security reforms, with Millennials expressing the greatest concern and Boomers the least

Bear Burden of Social Security Changes

My generation is more likely to bear the burden of changes that need to be made to Social Security.

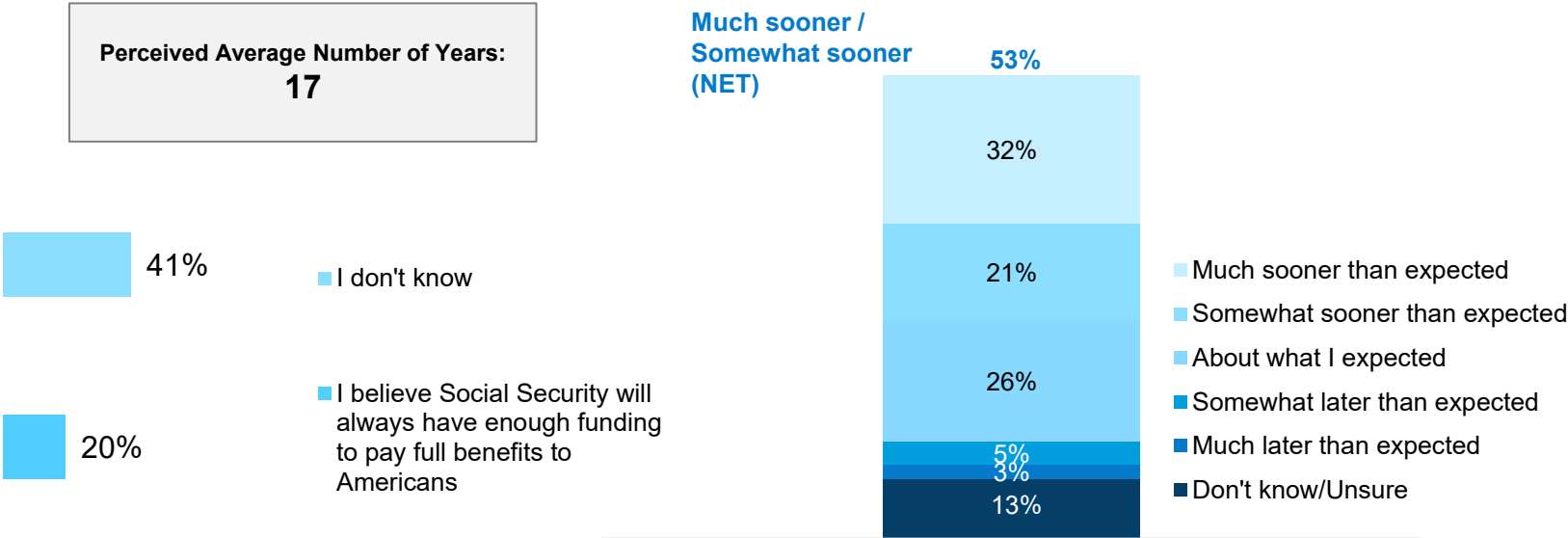




While many are uncertain about Social Security’s long-term outlook and generally expect the Social Security fund to be depleted 17 years from now, a majority believe the projected 2033 depletion is sooner than expected

Expected Years Until the Social Security Fund is Depleted

Reactions to Social Security Depletion around 2033



BASE: ALL QUALIFIED RESPONDENTS (Total (n=1,823))
Q1PR2026 In how many years, if at all, do you think the Social Security fund is expected to be depleted?
Q10PR2026 The Social Security fund is projected to be depleted around 2033. Does this timeline feel...



Just a fifth worry about being audited for Social Security fraud. A strong majority believe wealthy individuals do not pay their fair share of payroll taxes

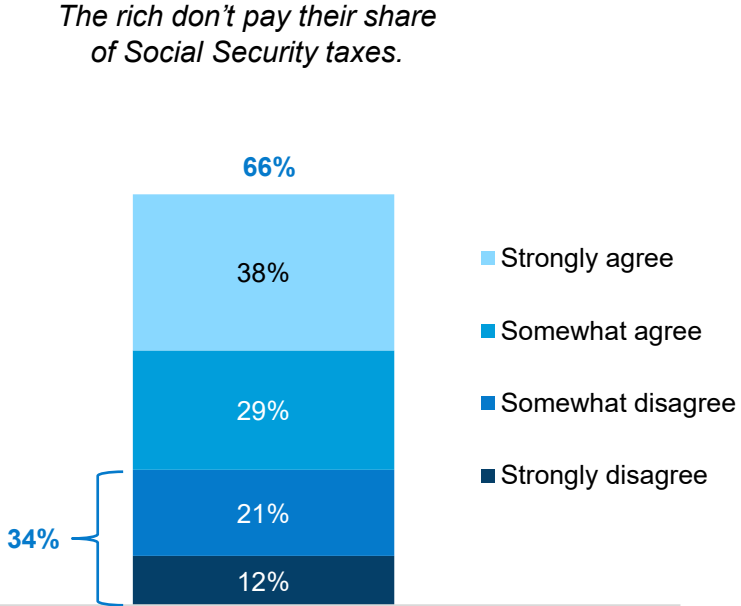
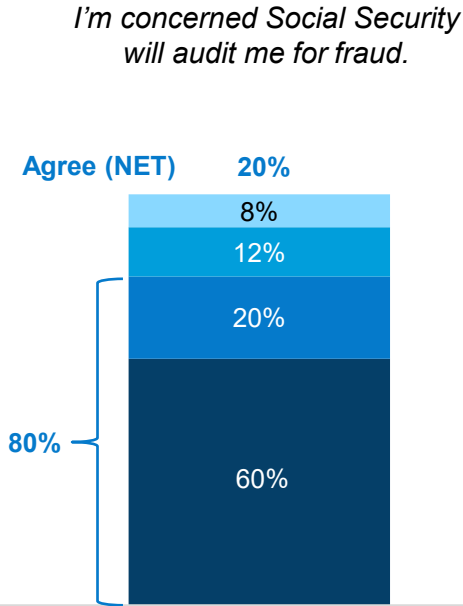
Fraud in SS System and Rich Not Paying Fair Share of SS Taxes



Gen Z are more likely than Millennials, Gen X, Boomers+ and those aged 60-65 to agree (42% vs. 34%, 16%, 5% and 7%).



Those who work with an FP are more likely to agree with this statement (30% vs. 15%).



Worried and unprepared: Most Americans have no alternate plan if benefits are cut



Concerns about Social Security are influencing decisions considerably for a third of Americans. While almost two-fifths have considered how they would respond to benefit reductions, only a fifth have a clear plan

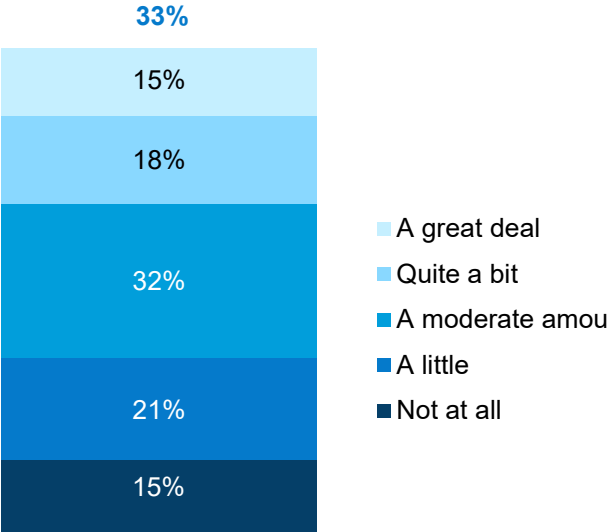


Boomers+ are more likely than Gen Z, Millennials and Gen X to say these concerns had a little or no influence at all (45% vs. 30%, 27% and 34%).

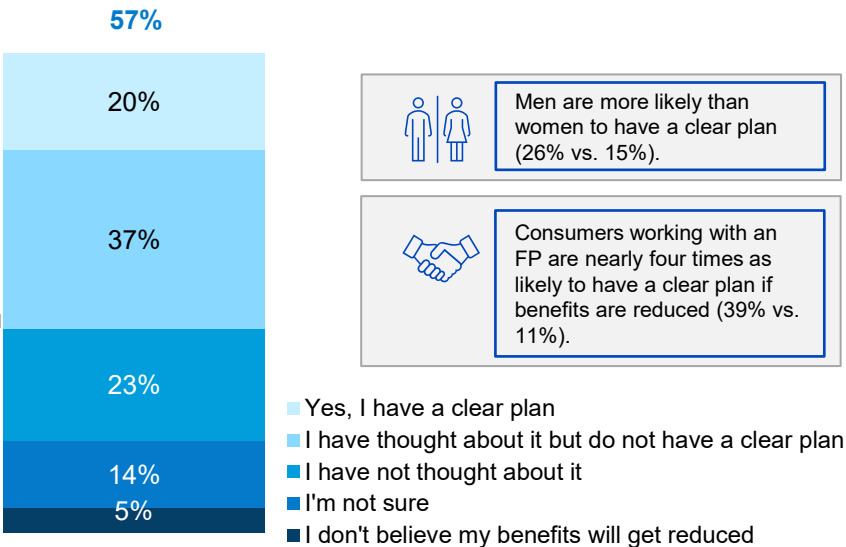


Those who work with an FP are more likely to say concerns have influenced their financial decisions either quite a bit or a great deal (40% vs. 30%).

Extent Concerns about Social Security Influenced Financial Decisions



Extent of Plans to Adjust Finances if Social Security Benefits were Reduced





Men are more likely than women to have a clear plan (26% vs. 15%).



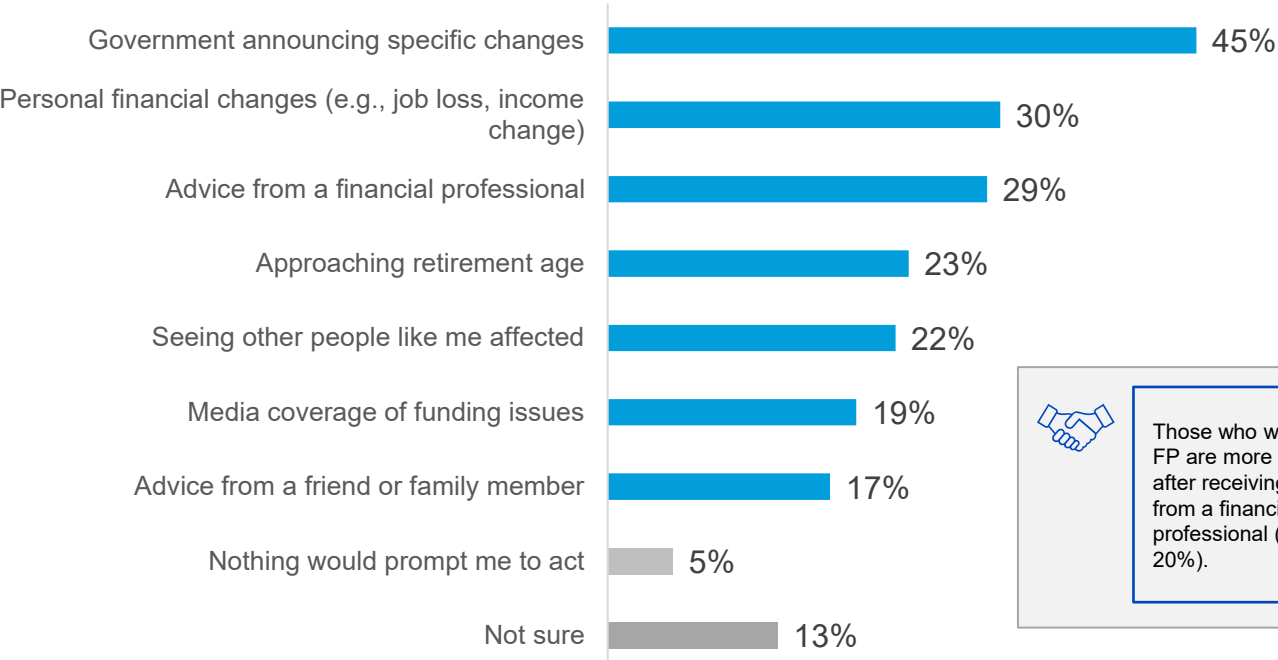
Consumers working with an FP are nearly four times as likely to have a clear plan if benefits are reduced (39% vs. 11%).

BASE: ALL QUALIFIED RESPONDENTS (Total (n=1,823))
Q35PR2026 To what extent, if at all, have concerns about Social Security influenced your financial decisions?
Q40PR2026 Do you have a plan for how you would adjust your finances if Social Security benefits were reduced?



Among those without a clear plan, government announcements regarding benefit changes are by far the strongest catalyst for taking action to prepare for potential benefit reductions

Events that Would Prompt Action to Prepare for Potential Social Security Benefit Reductions



Boomers+ are more likely than Gen Z, Millennials and Gen X to act after a government announcing specific changes (56% vs. 28%, 41% and 39%) and Gen Z are more likely than Millennials, Gen X, Boomers+ and those aged 60-65 to act following media coverage of funding issues (29% vs. 21%, 14%, 17% and 13%).



Those who work with an FP are more likely to act after receiving advice from a financial professional (53% vs. 20%).



Those currently receiving SS are more likely than those who don't receive SS now but expect to in the future to act after the government announcing specific changes (50% vs. 40%).

Social Security funding concerns lead many to file early and lock in reduced benefits

Concerns about Social Security are widespread, with most Americans worried about the program's long-term funding. As a result, nearly half say they plan to file as early as possible.

Social Security Concerns

I worry about the Social Security program running out of funding in my lifetime.

Agree (NET)

72%



Women are more likely than men to agree with this statement (76% vs. 68%).

28%

35%
37%
18%
10%

I filed for Social Security as early as possible to ensure I received something before the program changes or runs short on funds.

51%

49%

19%
32%
26%
23%

I will not get a dime of the Social Security benefits I have earned.

25%

75%

9%
17%
30%
45%

Strongly agree
Somewhat agree
Somewhat disagree
Strongly disagree



Gen X are more likely than Gen Z, Millennials and Boomers+ to agree funding will run out (79% vs. 69%, 71% and 69%).

BASE: ALL QUALIFIED RESPONDENTS (Total (n=1,823))
Q740 How much do you agree or disagree with the following statements?

File as early as possible:

57% of those working with an FP agree

56% of non-retirees agree

Millennials (66%) and Gen Z (61%) most likely to agree

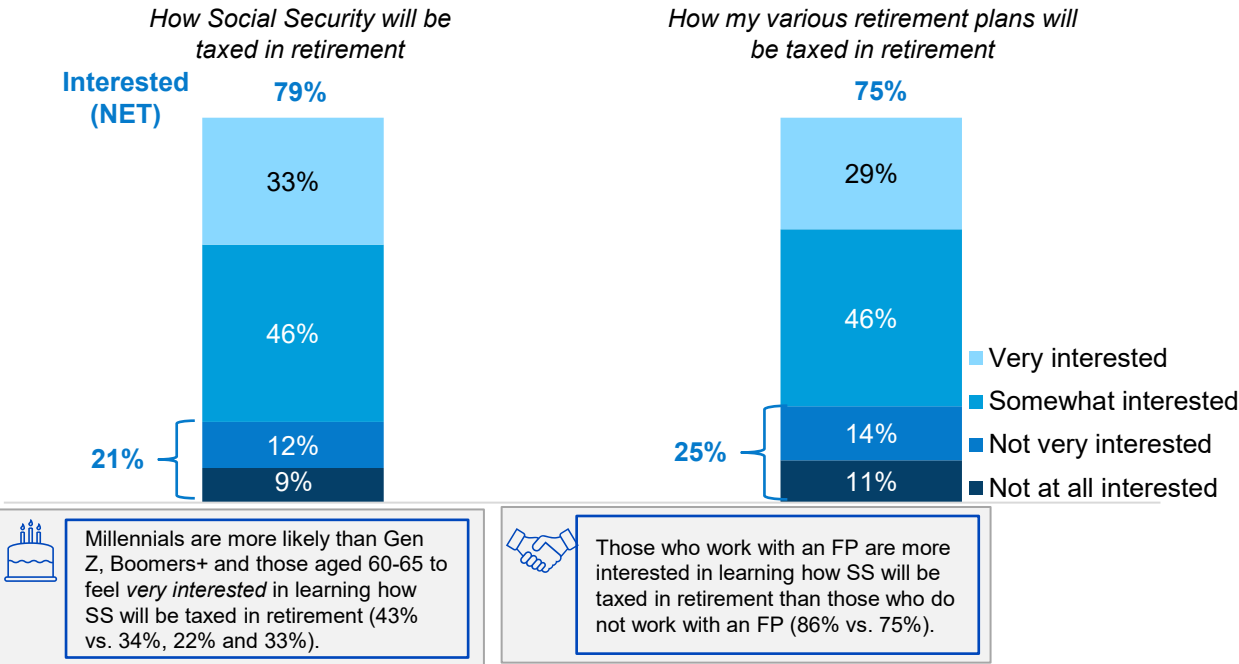


Those who work with an FP are more likely than those who do not to agree they will not get a dime (33% vs. 22%).



8 in 10 who are expecting to receive Social Security want their financial professional to explain how benefits are taxed. Three-quarters are interested in learning more about how their various retirement plans will be taxed.

Interest in Learning More From an FP When Thinking About Managing Retirement Savings



Non-retirees (81%) along with those who are married or living with a partner (80%) or who don't collect SS but expect to in the future (82%) are interested in learning how various retirement plans will be taxed in retirement.

Millennials are most likely to be very interested to learn how plans will be taxed in retirement (41%).

Those who work with an FP are more likely to be interested in learning how various retirement plans will be taxed in retirement (86% vs. 70%).

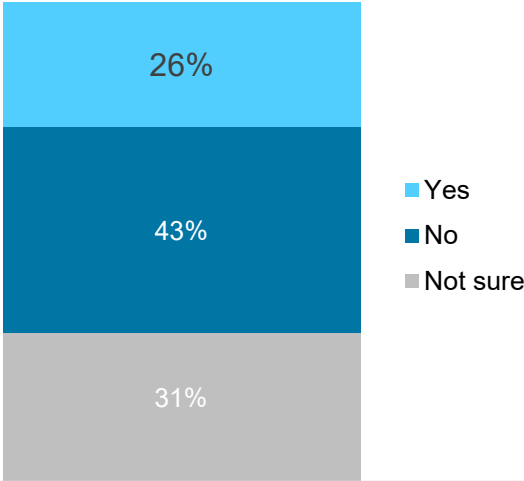
Counting on Social Security, but doubting it's enough: What Americans expect from their benefits



Just over a quarter of Americans say they expect to run out of money in retirement

Money in Retirement

Do you think you will run out of money in retirement?



Those who do not work with an FP are more likely than those who do to say they will run out of money in retirement (30% vs. 18%).



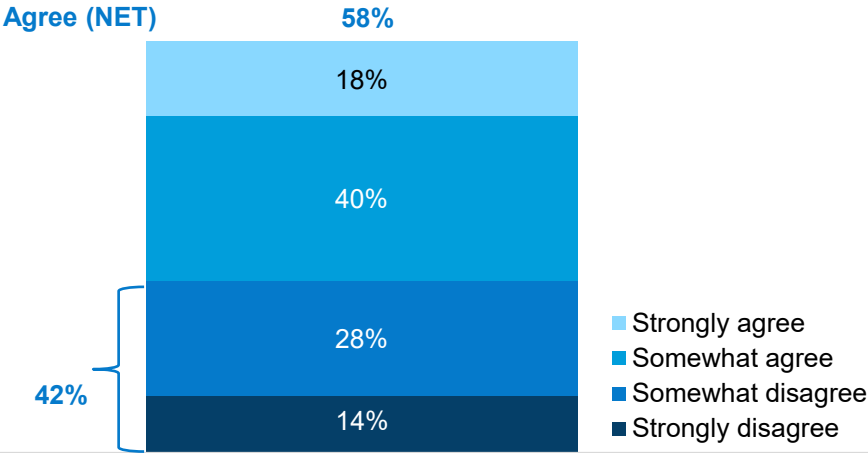
Women are more likely than men to say they will run out of money in retirement (30% vs. 21%).



Almost 6 in 10 agree that they know exactly how to maximize Social Security benefits

Social Security Benefits

I know exactly how to maximize my Social Security benefits.



Men are more likely than women to agree with this statement (64% vs. 52%).



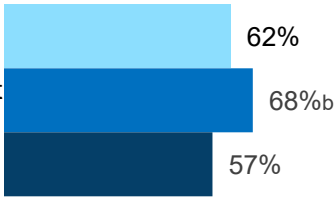
Gen X are less likely than Gen Z, Millennials, Boomers+ and those aged 60-65 to agree (49% vs. 59%, 65%, 59% and 60%).



About 3 in 5 expecting Social Security benefits plan to use them for monthly living expenses, while almost 2 in 5 plan on investing a percentage

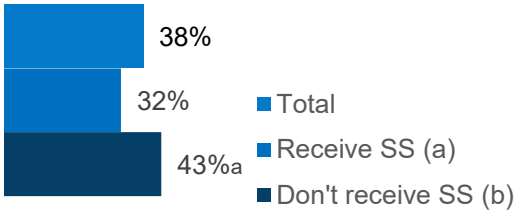
Which of the two statements comes closest to describing you?
(Total)

I plan to use my full Social Security benefit for my monthly expenses



Gen Z and Millennials are least likely to use the full SS benefit for monthly expenses than are Gen X, Boomers+ and aged 60-65 (41% and 47% vs. 74%, 72% and 76%).

I plan on investing a percentage of my Social Security benefit every month



Women are more likely than men to plan to use their full SS benefit for their monthly expenses (68% vs. 56%) and men are more likely than women to plan on investing a percentage of their SS benefit every month (44% vs. 32%).

BASE: ALL QUALIFIED RESPONDENTS (Total (n=1,823))

Q2024B Thinking about retirement and regardless if you're planning to retire or receive Social Security benefits, which of the two statements comes closest to describing you?



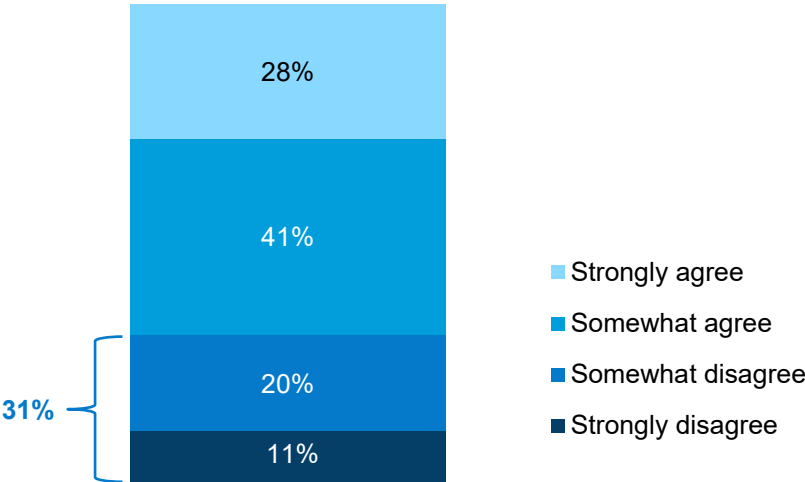
Nearly 7 in 10 are terrified of what inflation will do to their retirement income or savings

Fears of Inflation

I am terrified of what the impact of inflation will do to my retirement income or retirement savings.

Agree (NET)

69%



7 in 10 that work with an FP are terrified



Gen X are more likely than Gen Z, Boomers+ and those aged 60-65 to agree with this statement (77% vs. 68%, 62% and 69%).

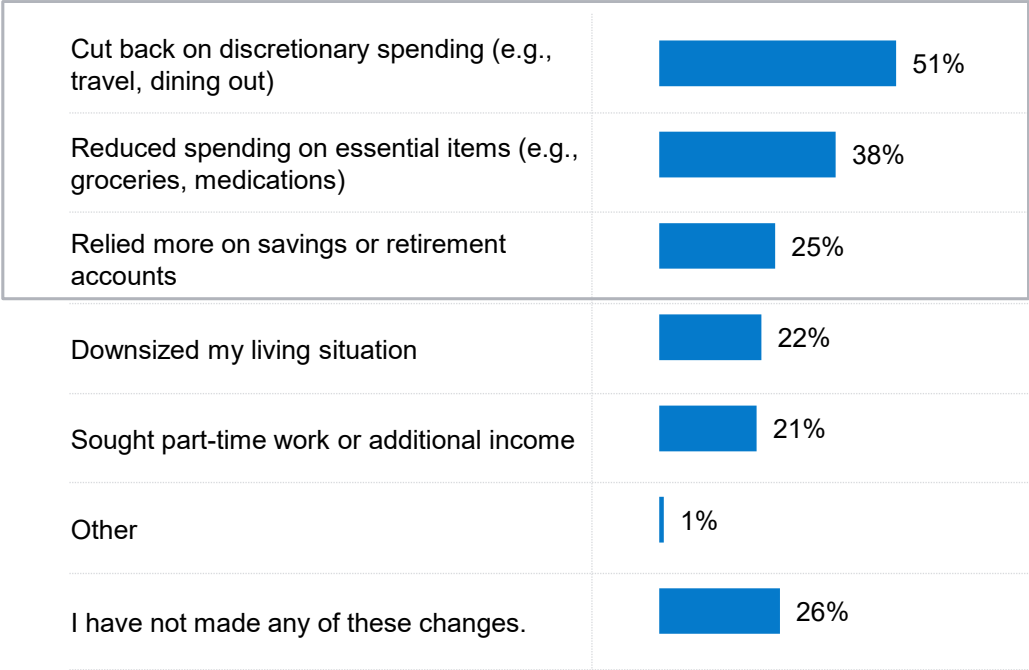


Women are more likely than men to agree with this statement (74% vs. 64%).



Among those currently receiving Social Security, nearly three-quarters reported they've had to make changes to rising living costs

Changes Made Due to Rising Living Costs Outpacing Social Security Benefits (Among those currently receiving Social Security)





Gen X, Boomers+ and those aged 60-65 are more likely than Gen Z and Millennials to have cut back on discretionary spending (60%, 53% and 54% vs. 33% and 45%).



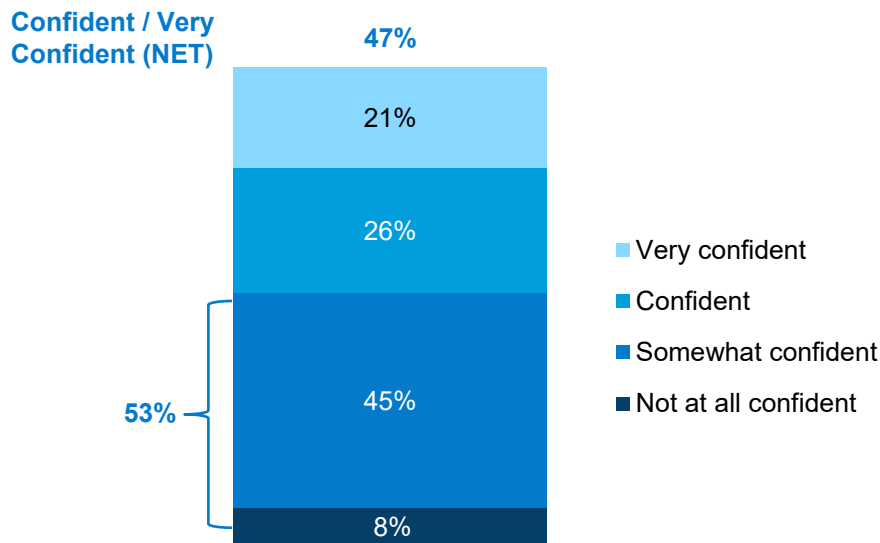
Those who do *not* work with an FP are more likely than those who do to have cut back on discretionary spending (57% vs. 39%).

Americans say they understand Social Security – but the knowledge gaps are real



Almost half are confident with their Social Security knowledge

Confidence in Social Security Knowledge

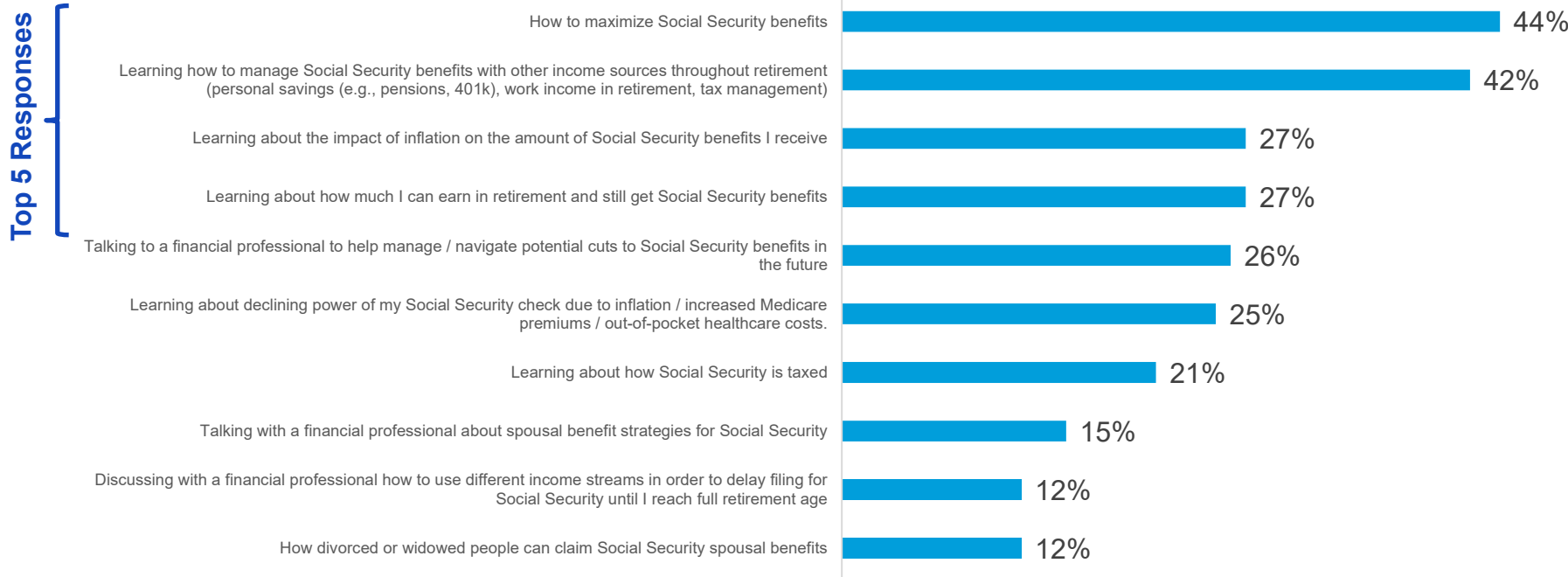


Millennials have the highest confidence when compared to Gen Z, Gen X, Boomers+ and those aged 60-65 (62% vs. 50%, 36%, 44% and 38%).



How to maximize benefits and learning to manage Social Security benefits with other income sources are top things Americans want to learn from FPs

Top Things Investors Want to Learn from Financial Professionals

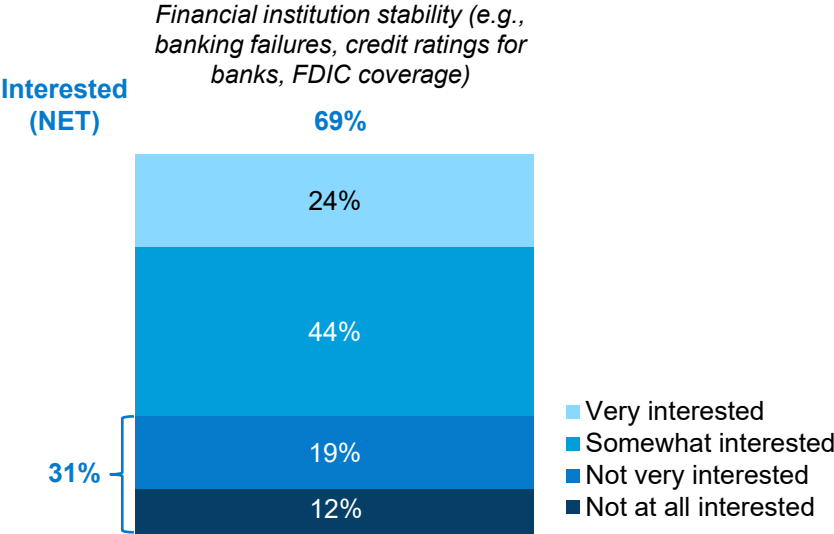


**Americans want Social Security help – and will
switch financial professionals to get it**



Nearly 7 in 10 are interested in learning more about financial institution stability from a financial professional

Interest in Learning More From an FP When Thinking About Managing Retirement Savings



Those who work with an FP are more likely to be interested than those not working with an FP (79% vs. 64%).



Non-retirees are more interested than those who are Retired (74% vs. 54%).

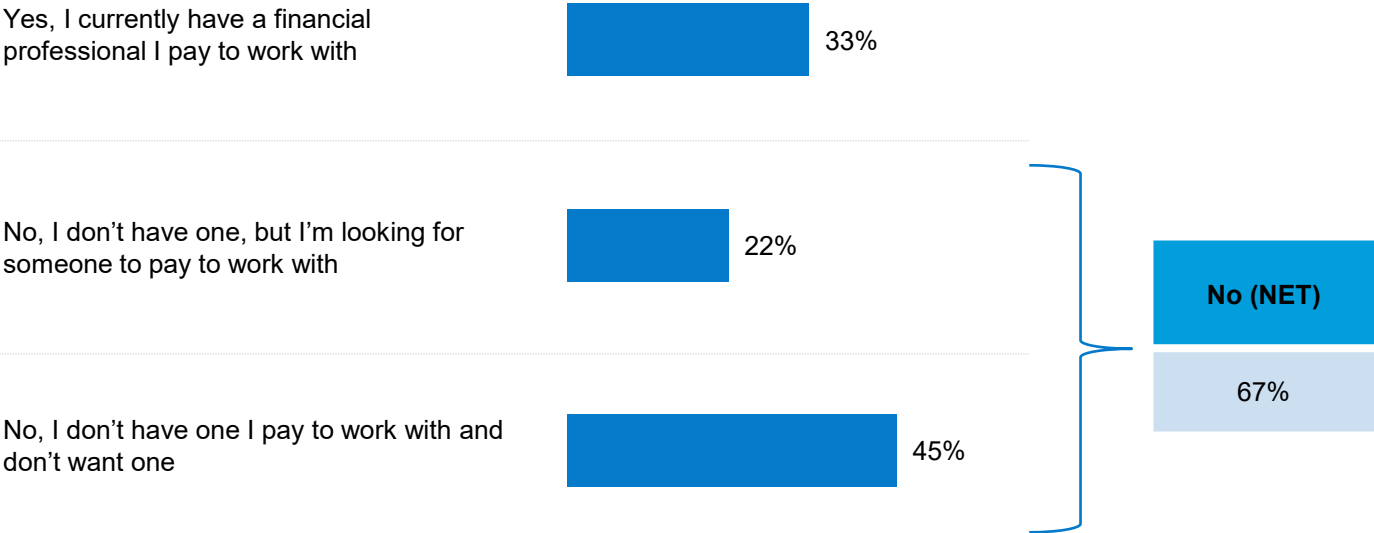
BASE: ALL QUALIFIED RESPONDENTS (Total (n=1,823))

Q2023F Thinking more about managing your savings in retirement, how interested are you in learning more about the following from a financial professional?



One-third pay to work with a financial professional and almost a quarter are looking for a financial professional

Currently Pays to Work with FP



Men are more likely than women to currently have an FP (40% vs. 28%).



Over a third (36%) of those currently receiving SS have an FP. Just over half (52%) don't want one.

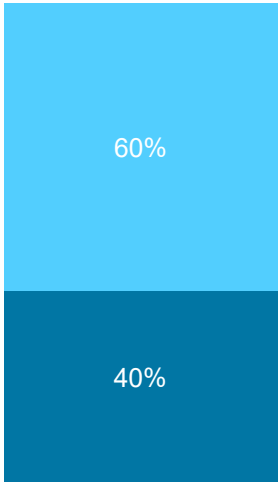
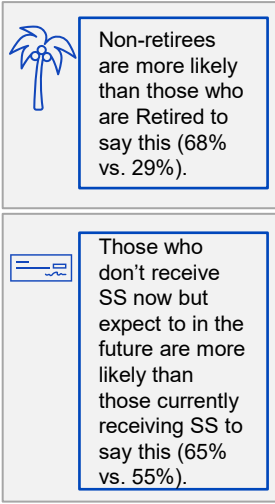


3 in 5 report receiving filing guidance from their financial professional. Of those who are *not* receiving FP advice, over 2 in 5 would expect it.

Reality on Advisement

(Among those who pay to work with a financial professional)

Has your paid financial professional provided advice on how and when to file for Social Security benefits?

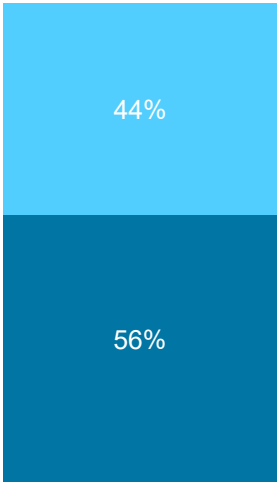


■ Yes
■ No

Expectations on Advisement

(Among those who pay to work with a financial professional and have not been advised on SS)

Is Social Security advice something you expect from your paid financial professional?



■ Yes
■ No

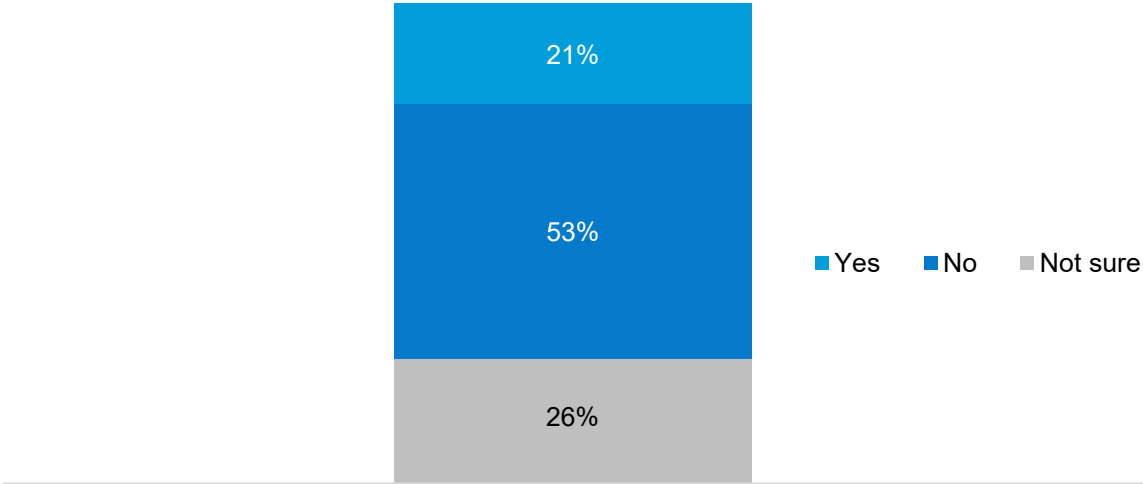
BASE: PAYS TO WORK WITH FP (Q2024N/1 (n=622))
Q802 Has your paid financial professional provided advice on how and when to file for Social Security benefits?
BASE: PAYS TO WORK WITH FP AND NOT ADVISED (Q802/2 (n=229))
Q804 Is Social Security advice something you expect from your paid financial professional?



Just a fifth plan on asking a financial professional about Social Security

Plans On Asking a Financial Professional about Social Security Benefits

(Among those who do not pay to work with a financial professional)

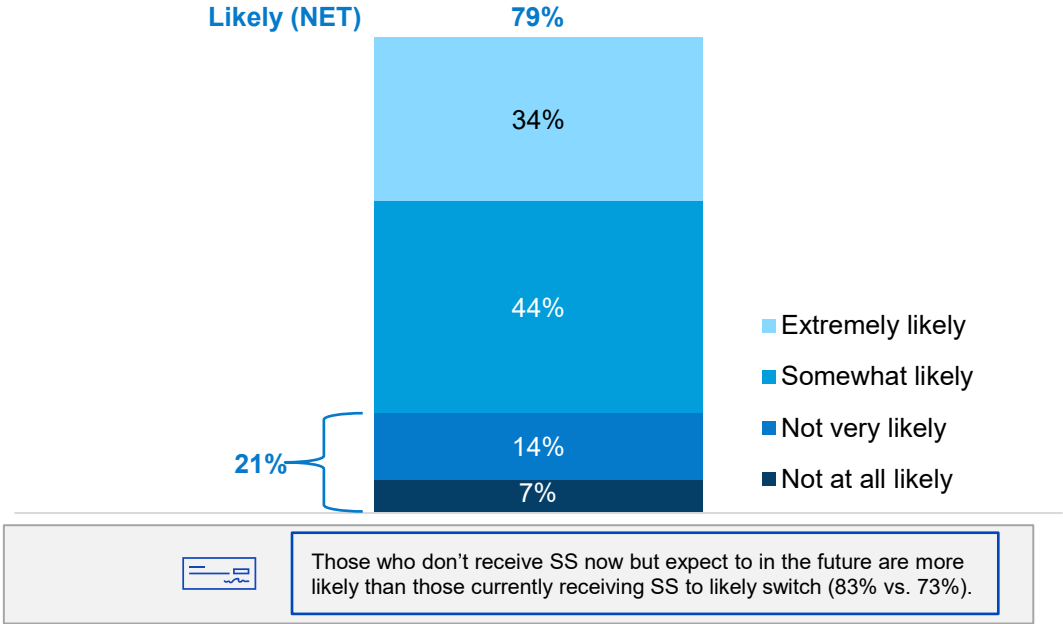




A third would be *extremely likely* to switch advisors if their FP could not show how to maximize benefits

Likelihood to Switch Paid FPs If FP Could Not Show How to Maximize Benefits

(Among those who pay to work with a financial professional or plan to ask one about Social Security)



Non-retirees are more likely than those who are Retired to likely switch (84% vs. 56%).

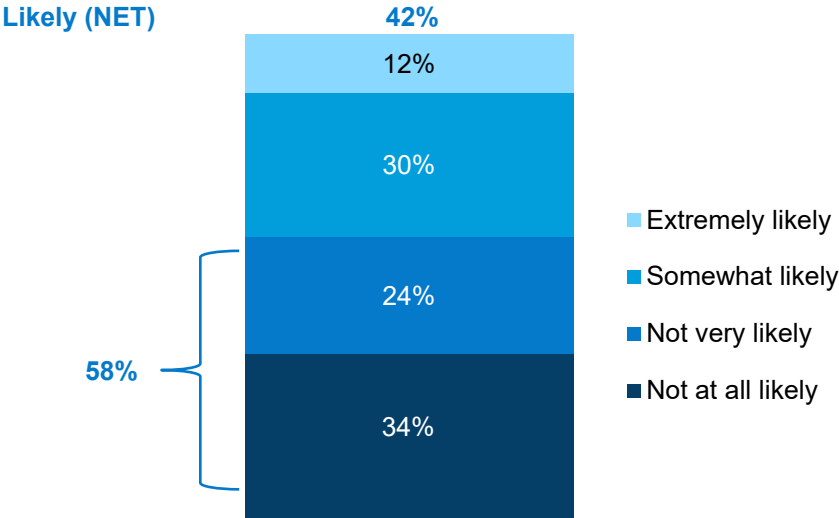


Those who do not work with an FP are more likely than those who do work with an FP to likely switch (88% vs. 75%).

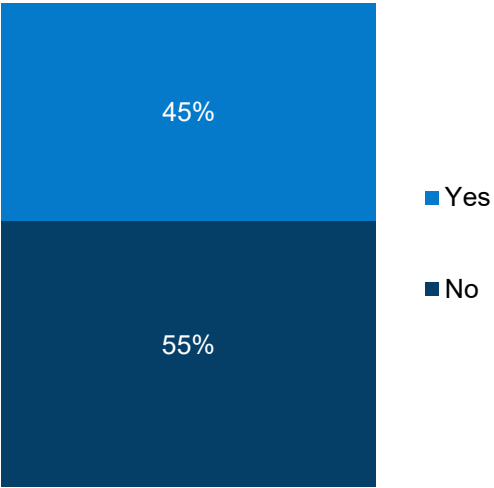


Investors are open to AI for financial planning, but most do not expect advisors to use AI for Social Security guidance

Likelihood to use AI Tools Instead of an Advisor for Financial Planning Needs



Expects a Financial Advisor to Utilize AI for Social Security Guidance



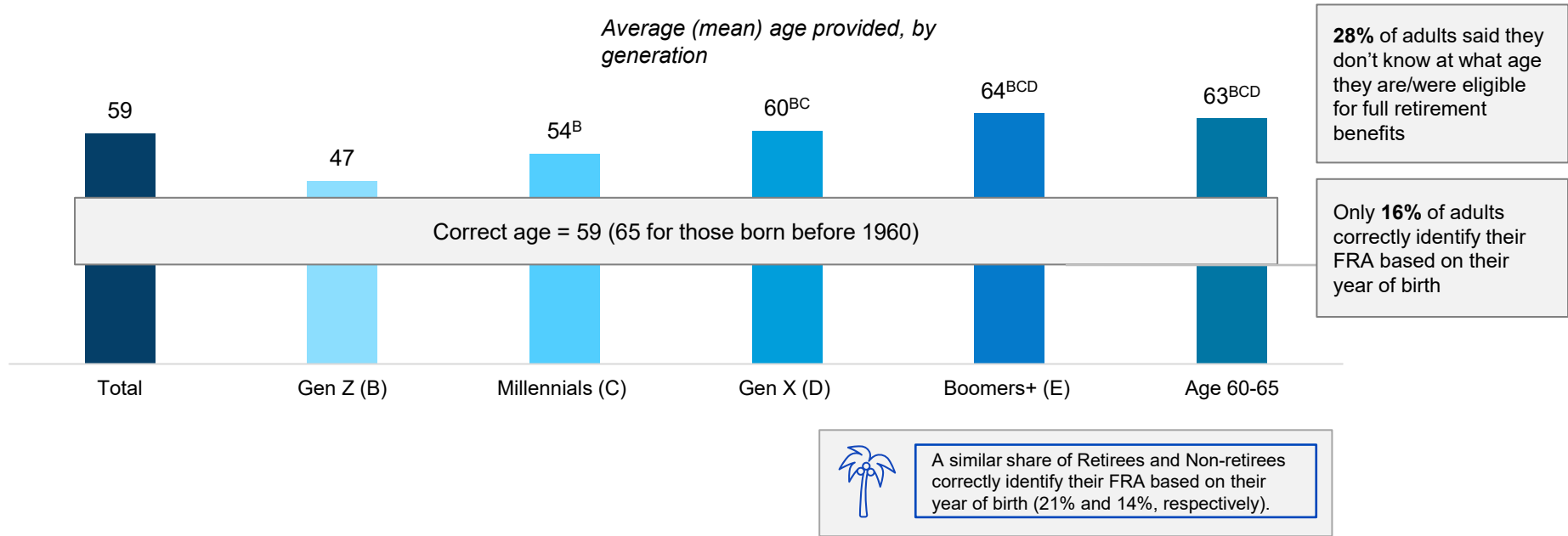
BASE: ALL QUALIFIED RESPONDENTS (Total (n=1,823))
Q8052026 How likely are you to use AI tools instead of an advisor for your financial planning needs?
Q8062026 Do you expect a financial advisor to utilize AI for guidance with Social Security?

Confident, but not correct: Americans overestimate what they know about Social Security



Overall, Americans believe that the average age for full retirement benefits is 59, with the highest at 64 for Boomers+

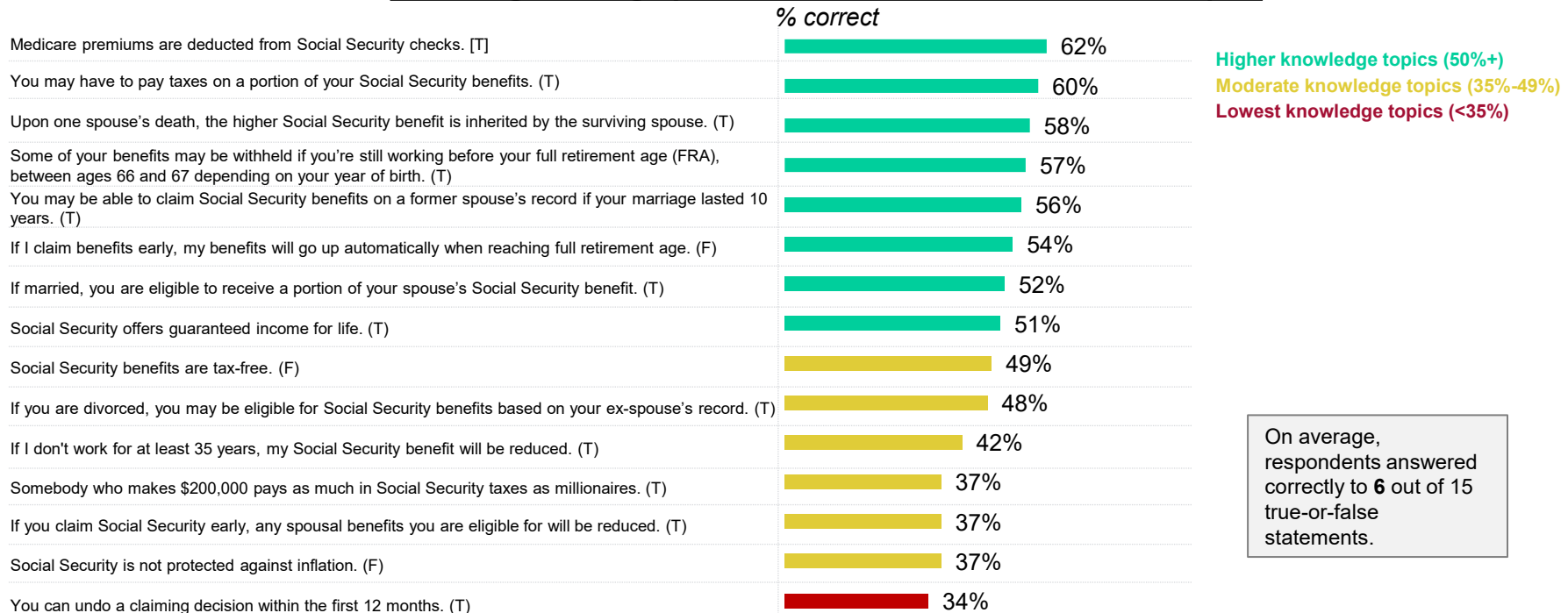
Age Believe/Eligible for Full Retirement Age (FRA) Benefits





While Americans demonstrate solid knowledge of basic Social Security concepts, understanding declines on more complex claiming, eligibility and benefit maximization rules

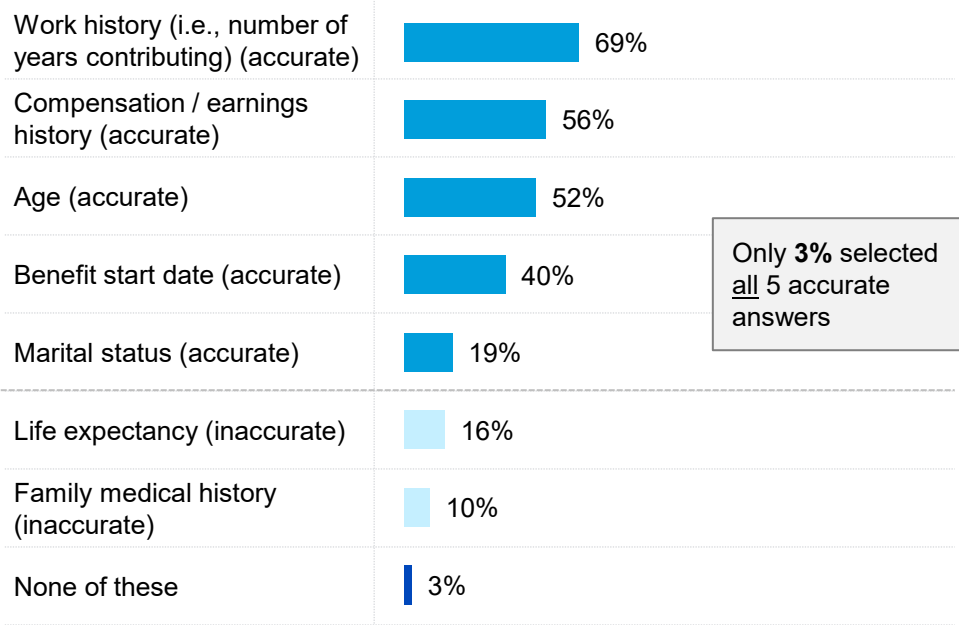
Knowledge Testing Specific Statements About General SS Topics





Understanding of Social Security benefit factors remains limited, with only 3% answering *all* items correctly

Factors that Determine Maximum Social Security Benefit Someone Can Receive



Boomers+ are more likely to select compensation/earnings history than are Gen Z, Millennials and Gen X (69% vs. 39%, 46% and 55%).

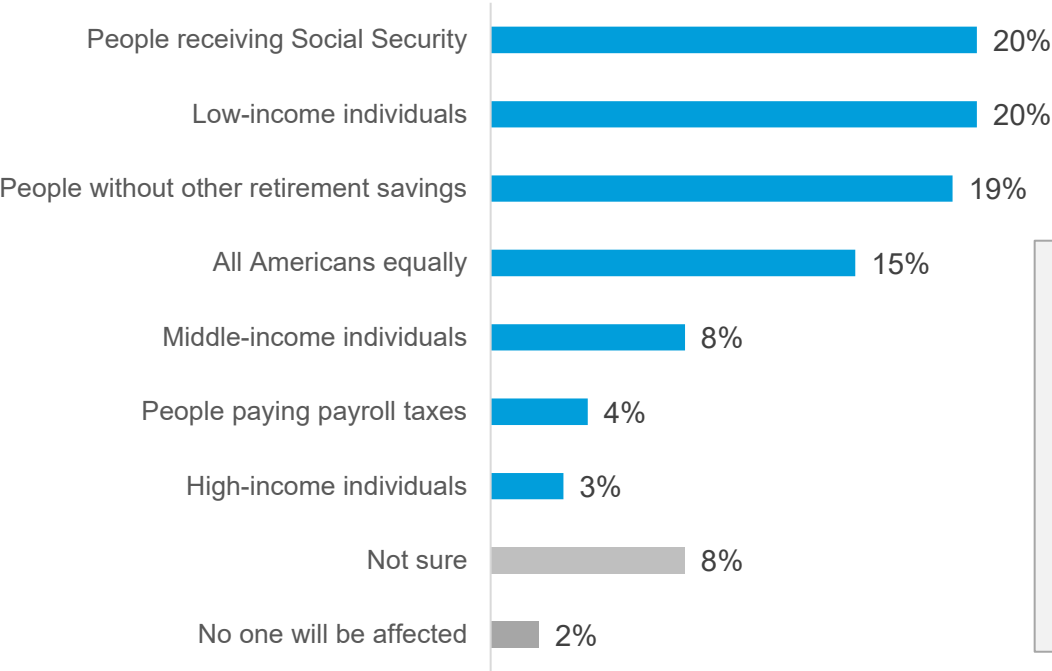
Gen Z and Millennials are more likely than Gen X, Boomers+ and those aged 60-65 to select life expectancy as a factor but that is inaccurate (21% and 26% vs. 14%, 8% and 10%).

Who pays the price if Social Security runs short?



A fifth believe Social Security trust fund depletion would disproportionately burden those most dependent on the program

Believed Will Bear the Greatest Burden if the Social Security Fund is Depleted



Boomers+ are more likely to believe people receiving SS will bear the greatest burden (28% vs. 11% Gen Z, 15% Millennials and 19% Gen X). Gen Z are more likely to believe low-income individuals will bear the greatest burden (27% vs. 21% Gen X, 16% Boomers+ and 14% aged 60-65).



Those who work with an FP are more likely than those who do not to believe all Americans equally will bear the burden (22% vs. 12%) while those who do not work with an FP are more likely to believe people receiving SS will bear the greatest burden (22% vs. 17%).

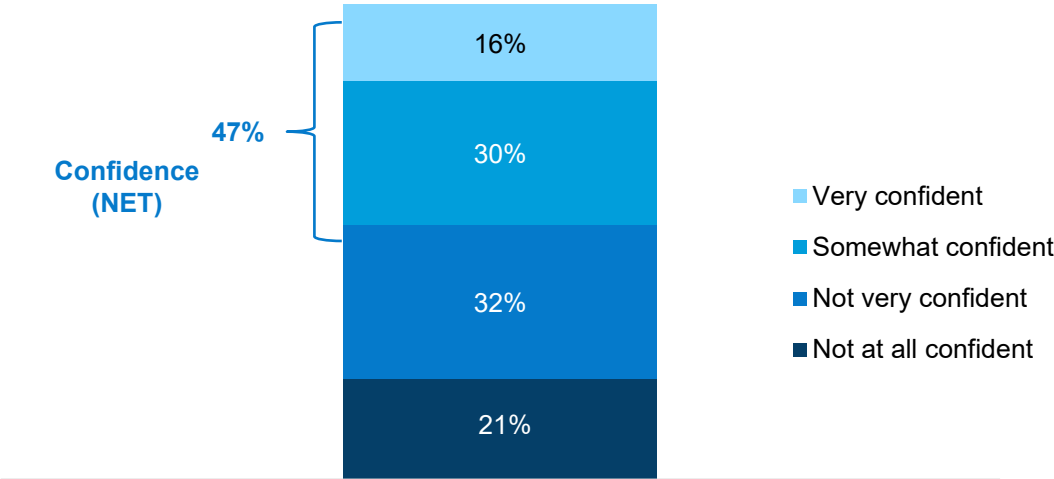


Those who are Retired are more likely than non-retirees to believe people receiving SS will bear the greatest burden (32% vs. 16%) while Non-retirees are more likely to believe low-income individuals will bear the greatest burden (21% vs. 15%).



Less than half of Americans are confident they understand what happens if the Social Security trust fund is depleted

Confidence in What Happens if the Social Security Fund is Depleted



Gen Z and Millennials are more likely than Gen X, Boomers+ and those aged 60-65 to feel confident in their understanding (62% and 66% vs. 38%, 34% and 34%).



Men are more likely than women to feel confident in their understanding (57% vs. 37%).



Non-retirees are more likely than those who are Retired to feel confident in their understanding (52% vs. 30%).



Those who work with an FP are more likely than those who do not to feel confident in their understanding (62% vs. 39%).

Not enough to live on: Why most say Social Security alone won't cover their retirement

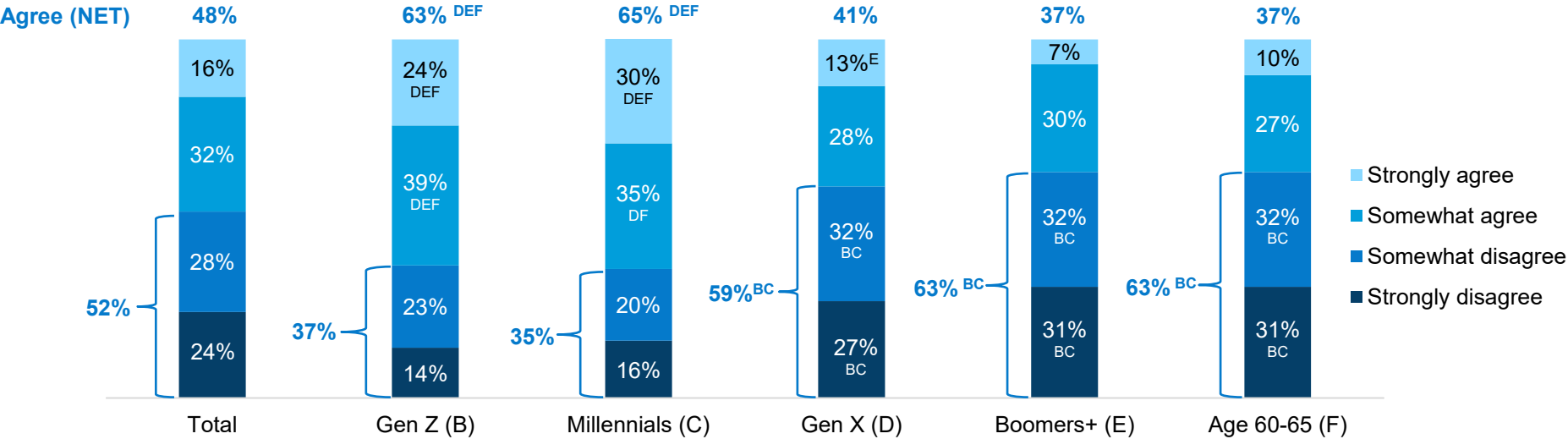


While Americans overall are divided on whether Social Security will cover basic retirement needs, younger generations are significantly more optimistic than older adults

Expect Social Security Benefits to Cover Basic Needs in Retirement

I expect that my Social Security benefits will be enough to cover my basic needs in retirement.

Majority of those currently receiving Social Security and those expecting to receive Social Security in the future did not expect their benefits to be enough to cover their basic needs in retirement (48% and 49%, respectively).



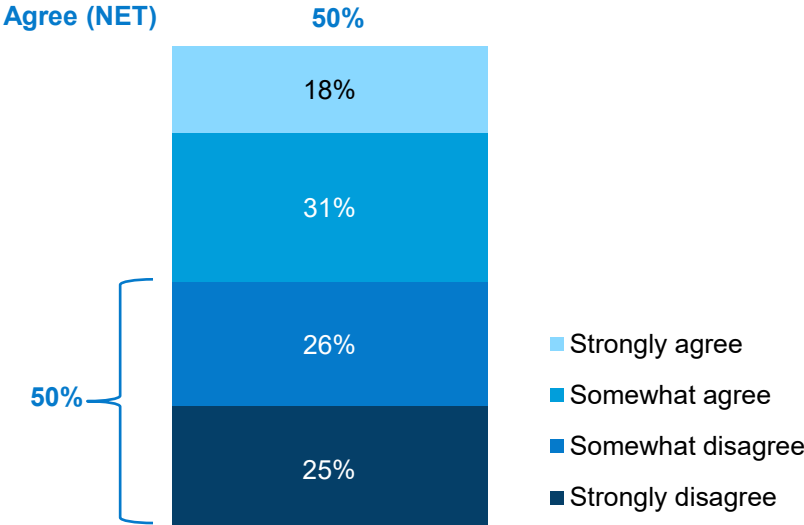
BASE: ALL QUALIFIED RESPONDENTS (Total (n=1,823); Gen Z (age 18-29) (n=300); Millennials (age 30-45) (n=512); Gen X (age 46-61) (n=511); Boomers+ (age 62+) (n=500); Age 60-65 (n=464);
Currently Receive SS (n=775); Expect to Receive SS in the Future (n=1,048))
Q740 How much do you agree or disagree with the following statements?



Half believe they could NOT survive financially if they miss a quarter of a Social Security payment

Survive Financially If Missing a Quarter of SS Payment

I can survive financially if I miss a quarter of a Social Security payment.



Currently receiving on average **\$1,537** per month.

Expect to receive an average of **\$1,752** per month.



Those who work with an FP are more likely to agree that they **could** survive if missed a quarter of SS payment (72% vs. 39%).



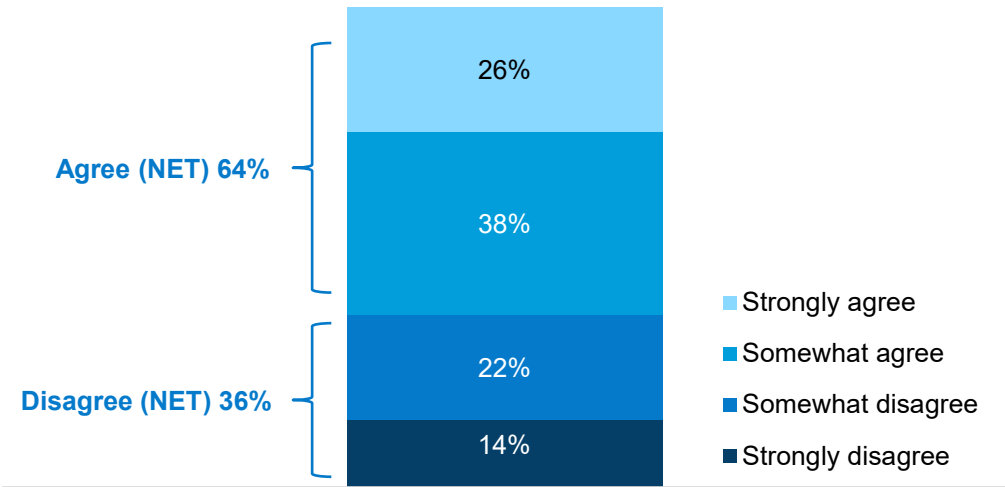
Gen Z and Millennials are more likely than Gen X, Boomers+ and those aged 60-65 to agree that they **could** survive if missed a quarter of a SS payment (64% and 60% vs. 39%, 44% and 44%).



Almost two-thirds expect to continue to work in retirement, reflecting concerns Social Security benefits alone will not provide sufficient income

Continue Working As Social Security Won't Pay Enough

I need to continue working because Social Security won't pay enough.



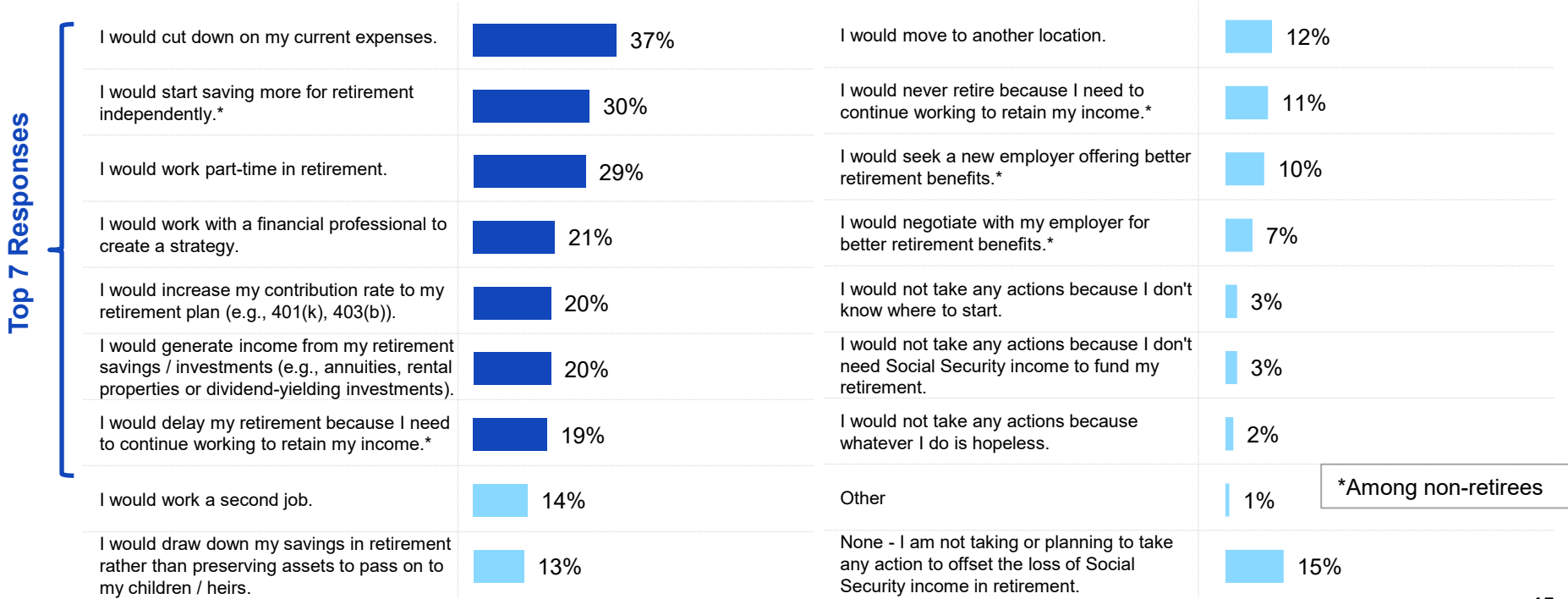
Millennials are more likely than Gen X, Boomers+ and those aged 60-65 to say they would need to work longer (78% vs. 71%, 46% and 59%).

Those who don't receive SS now but expect to in the future are more likely than those currently receiving SS to agree with this statement (71% vs. 56%).



In response to potential benefit reductions, Americans are most likely to reduce expenses, increase retirement savings, and continue working longer

Actions Taking/Plan to Take to Offset Possible SS Income Reduction in Retirement





Consumers plan to save more and spend less if benefits are reduced.

Actions Taking/Plan to Take to Offset Possible SS Income Reduction in Retirement (Top 10)

	Currently Receive SS (B)	Expect to Receive SS in the Future (C)
I would cut down on my current expenses.	39% ^C	34%
I would start saving more for retirement independently.*	23%	33% ^B
I would work part-time in retirement.	27%	31%
I would work with a financial professional to create a strategy.	17%	24% ^B
I would increase my contribution rate to my retirement plan (e.g., 401(k), 403(b)).	10%	29% ^B
I would generate income from my retirement savings / investments (e.g., annuities, rental properties or dividend-yielding investments).	18%	21%
I would delay my retirement because I need to continue working to retain my income.*	13%	22% ^B
I would work a second job.	9%	18% ^B
I would draw down my savings in retirement rather than preserving assets to pass on to my children / heirs.	15% ^C	11%
None - I am not taking or planning to take any action to offset the loss of Social Security income in retirement.	19% ^C	11%



Very few would not take any actions

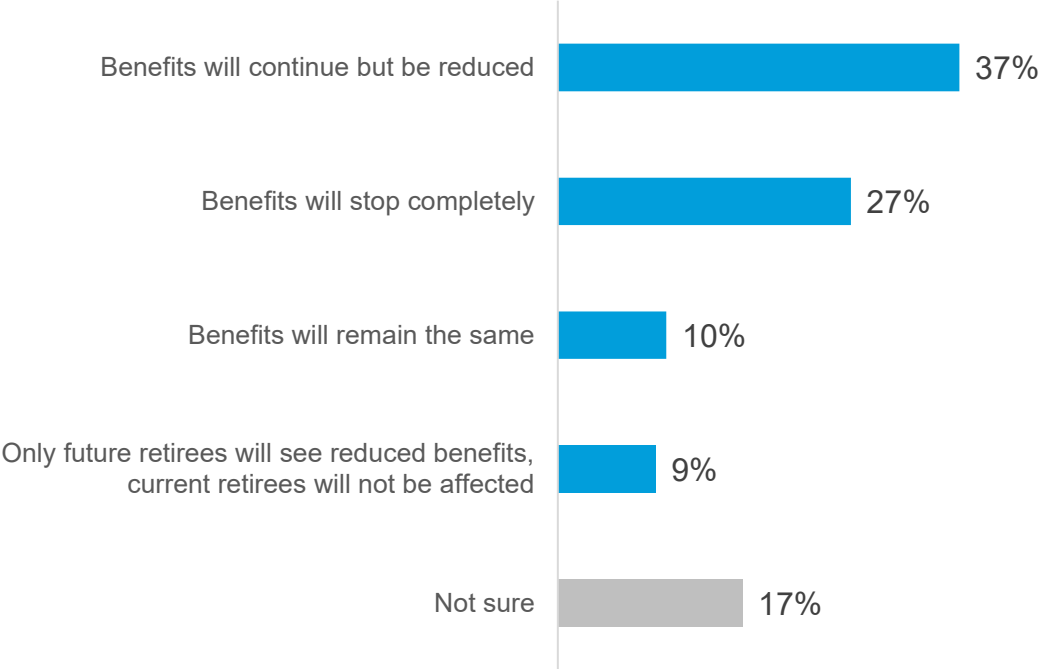
Actions Taking/Plan to Take to Offset Possible SS Income Reduction in Retirement
(Bottom 8)

	Currently Receive SS (B)	Expect to Receive SS in the Future (C)
I would move to another location.	12%	11%
I would never retire because I need to continue working to retain my income.*	10%	12%
I would seek a new employer offering better retirement benefits.*	9%	10%
I would negotiate with my employer for better retirement benefits.*	8%	7%
I would not take any actions because I don't know where to start.	4%	3%
I would not take any actions because I don't need Social Security income to fund my retirement.	2%	3%
I would not take any actions because whatever I do is hopeless.	2%	1%
Other	1%	1%



If benefit cuts materialize, Americans are most likely to believe benefits would continue at reduced levels rather than stop completely

What is Believed Will Happen to Benefits if the Social Security fund is Depleted and No Changes are Made



Living on Social Security: Claiming and making each benefit check work



Of those currently receiving Social Security, almost 7 in 10 use their full benefits for monthly expenses and a third would invest a percentage

Which of the two statements comes closest to describing you?

I am using my full Social Security benefit for my monthly expenses



68%

I invest a percentage of my Social Security benefit every month



32%



Gen Z and Millennials are more likely than Gen X, Boomers+ and those aged 60-65 to invest a percentage of their SS benefit every month (56% and 53% vs. 15%, 26% and 21%).



Women are more likely than men to use their full SS benefit for their monthly expenses (72% vs. 63%) and men are more likely than women to invest a percentage of their SS benefit every month (37% vs. 28%).



Those who are Retired are more likely than those who are not to use their full SS benefit for their monthly expenses (76% vs. 60%) and Non-retirees are more likely than those who are Retired to invest a percentage of their SS benefit every month (40% vs. 24%).



Those who work with an FP are more likely than those who do not to invest a percentage of their SS benefit every month (50% vs. 23%) and those who do not work with an FP are more likely than those who do to use their full SS benefit for their monthly expenses (77% vs. 50%).

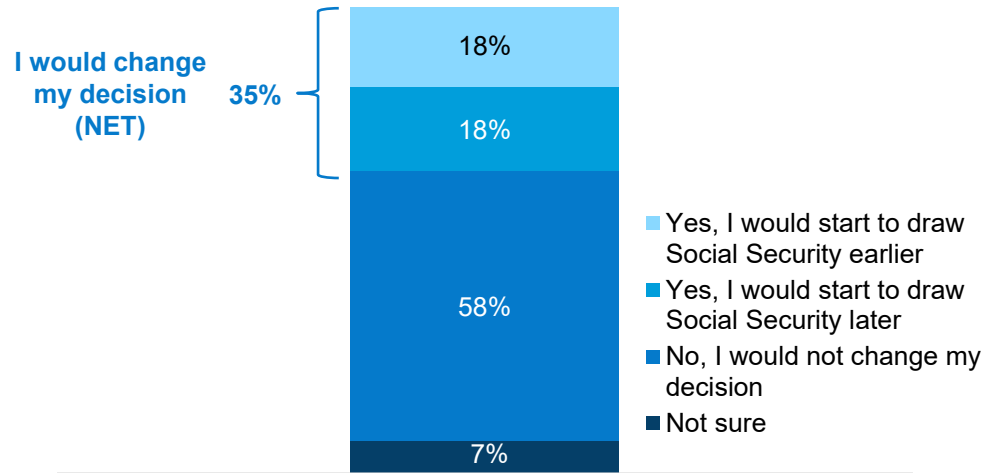
BASE: CURRENTLY RECEIVING SS (n=775)

Q2024B Thinking about retirement and regardless if you're planning to retire or receive Social Security benefits, which of the two statements comes closest to describing you?



A clear majority are satisfied with the age at which they began receiving benefits

Would you change that decision if you could?



Gen Z and Millennials are more likely than Gen X, Boomers+ and those aged 60-65 to say they would start to draw SS earlier if they could change their decision (52% each vs. 13%, 4% and 9%).



Men are more likely than women to say they would start to draw SS earlier if they could change their decision (23% vs. 13%).



On average, US adults expect to receive a monthly Social Security payment of \$1,752

Actual vs. Expected Monthly Payments from Social Security

Average monthly payment **current recipients** receive from Social Security

\$1,537

Average monthly payment **future recipients expect** to receive from Social Security

\$1,752

BASE: ALL QUALIFIED RESPONDENTS (Total (n=1,823))
Q2024B Which of the two statements comes closest to describing you?



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