



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 (64.7 million) receives a Social Security benefit today. About one in three beneficiaries (29.1 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 75.7 percent of beneficiaries.
 - Disabled workers and their dependents account for 15.2 percent of beneficiaries.
 - Survivors of deceased workers account for 9.1 percent of beneficiaries.

Social Security protects young workers.

- About 89 percent of persons aged 21-64 who worked in covered employment in 2019 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 2019 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 2.8 million young people under age 18 were receiving Social Security benefits at the end of 2019. The average monthly benefit was \$627.52.

- Approximately 343,125 minor children of retired workers were receiving an average monthly benefit of \$683.05.
- About 1.2 million minor children of deceased workers were receiving an average monthly survivor benefit of \$883.12.
- About 1.3 million minor children of disabled workers were receiving an average monthly benefit of \$373.95.

By the end of 2019, about 113,254 (students ages 18 and 19) were receiving an average monthly benefit of \$794.76.

Approximately 1.1 million disabled adult children, disabled individuals age 18 and older who are receiving benefits on a parent's work record, were receiving an average monthly benefit of \$826.24 at the end of 2019.

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

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SSA Press Office 440 Altmeyer Building 6401 Security Blvd. Baltimore, MD 21235 410-929-4774
FAX 410-966-9973