

The Nationwide Retirement Institute® 2025 Social Security Survey

August 2025

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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:
1,812 U.S. adults age 18+



Survey Timing:
June 2– July 10, 2025



Mode:
22-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 1,812 US adults aged 18+ who currently receive or expect to receive Social Security (“national sample”). Sample includes 301 Gen Z (age 18-28), 504 Millennials (age 29-44), 505 Gen Xers (age 45-60), and 502 Boomers+ (age 61+). The survey was conducted June 2-July 10, 2025.

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 ± 3.0 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 ± 5.6 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 Status
subgroup finding

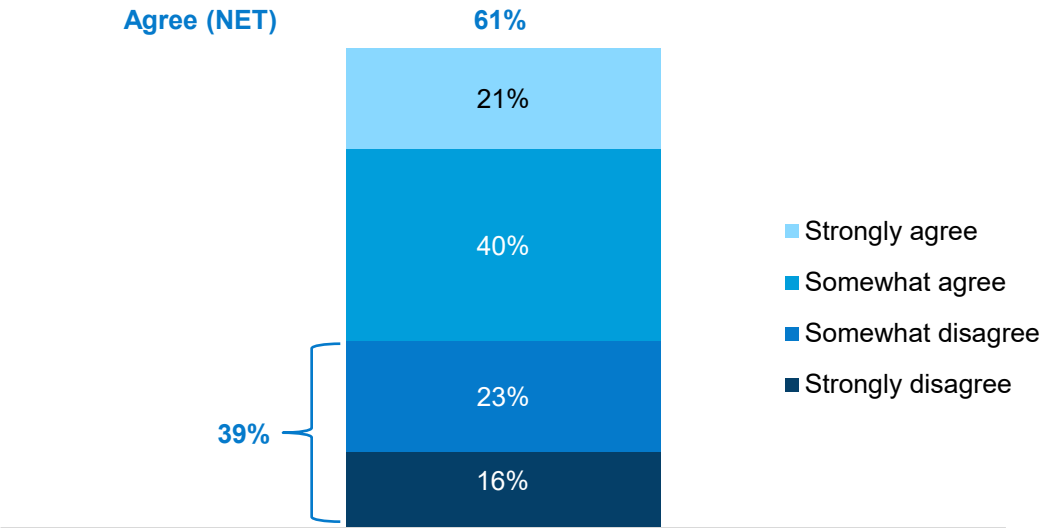
The new norm? Working longer and worrying more



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

Continue Working As SS Won't Pay Enough

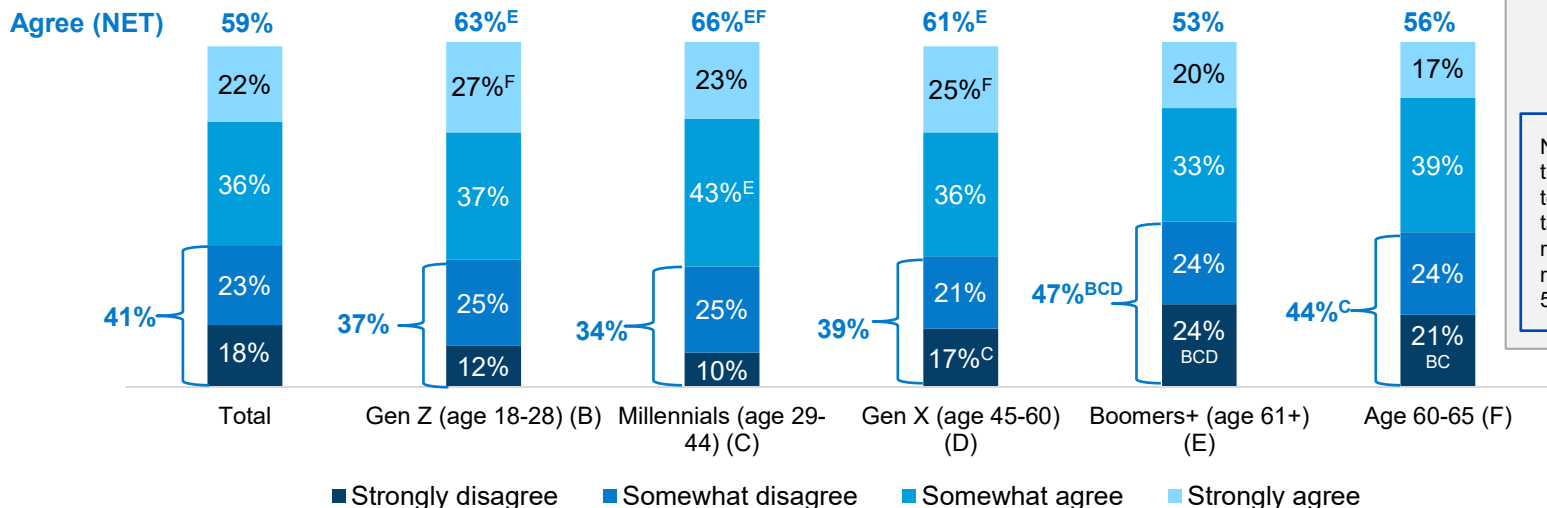
I need to continue working because Social Security won't pay enough.



Half of retirees are terrified of what the impact of tariff changes will do to their retirement income or retirement savings

Terrified of Impact of Tariff Changes on Retirement Income/Savings

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



Non-retirees are more likely than retirees to say they are terrified of what the impact of tariff changes will do to their retirement income or retirement savings (63% vs. 50%).

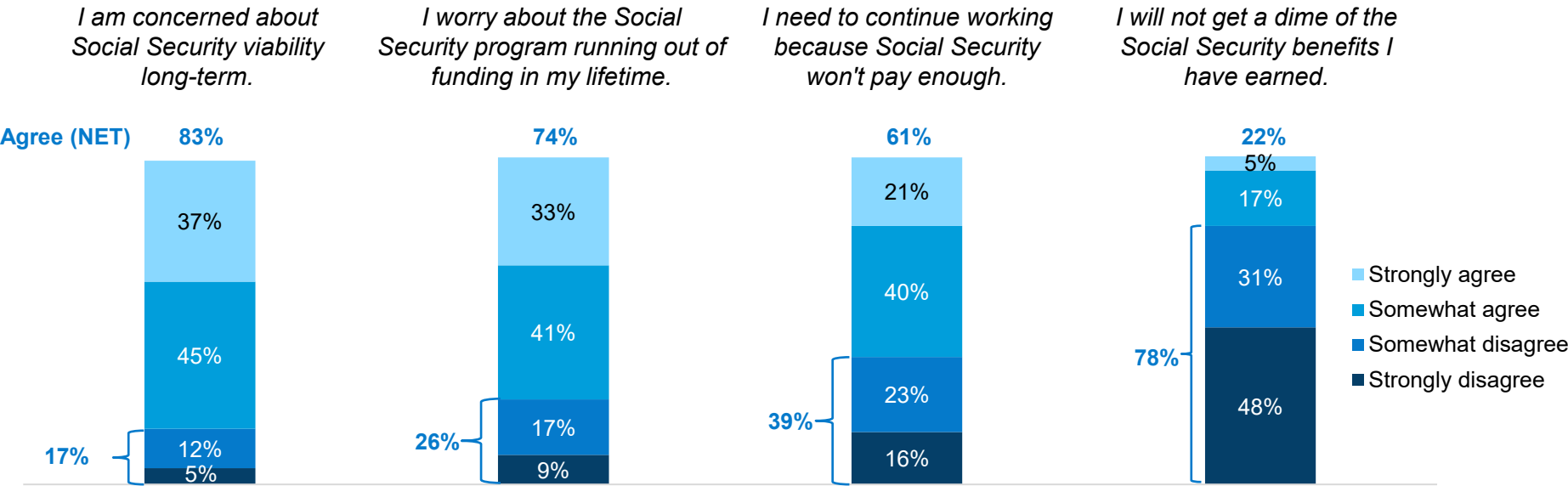
BASE: ALL QUALIFIED RESPONDENTS (n=1,812). Gen Z (age 18-28) (n=301); Millennials (age 29-44) (n=504); Gen X (age 45-60) (n=505); Boomers+ (age 61+) (n=502); Age 60-65 (n=505); Retired (n=364); Non-retired (n=1448)

Q3a How much do you agree or disagree with the following statements?



More than 4 in 5 Americans express concern about the long-term viability of the program

Social Security Concerns



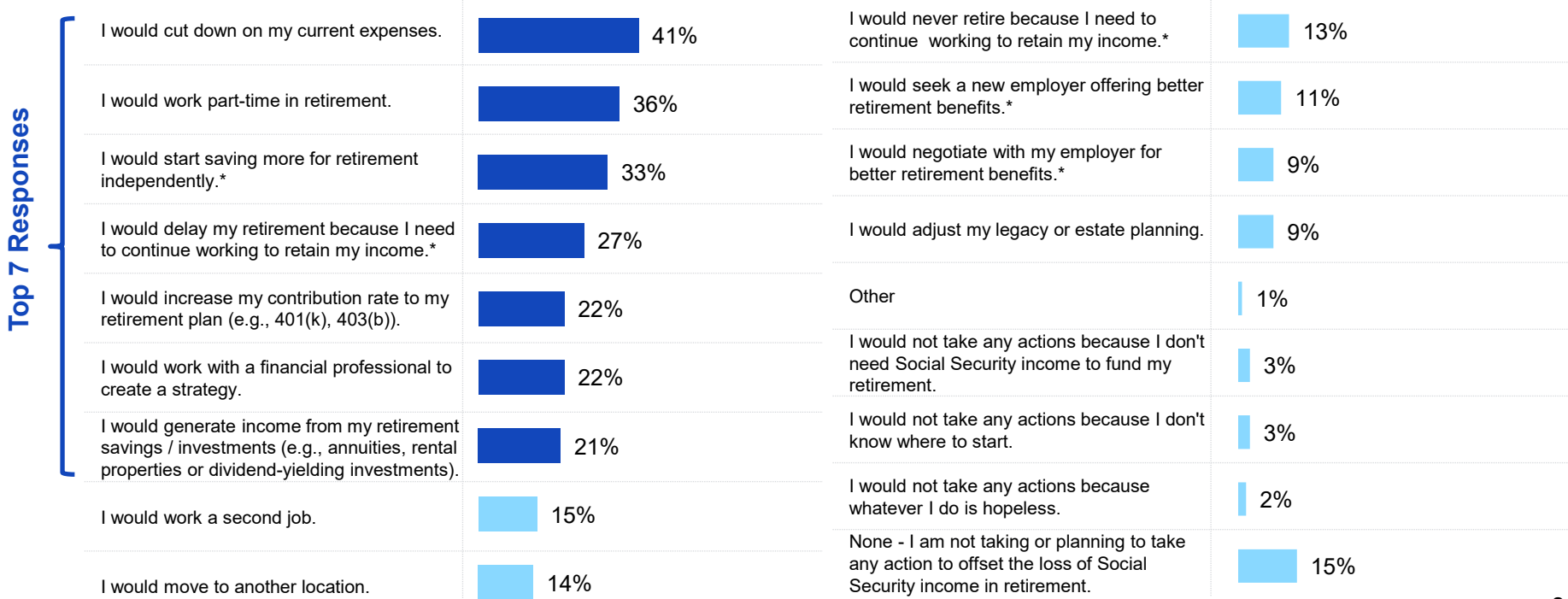
 Gen Z, Millennials, and Gen X are more likely than Boomers+ and those age 60-65 to say they will not get a dime of the Social Security benefits they have earned (38%, 34%, 26% vs. 9%, 14%, respectively).

BASE: ALL QUALIFIED RESPONDENTS (n=1,812). Gen Z (age 18-28) (n=301); Millennials (age 29-44) (n=504); Gen X (age 45-60) (n=505); Boomers+ (age 61) (n=502); Age 60-65 (n=505); Retired (n=364); Non-retired (n=1448)
Q740 How much do you agree or disagree with the following statements?



1 in 3 non-retirees would start saving more for retirement to help offset the possible reduction of Social Security income while 1 in 5 U.S. adults would increase their contribution rate to their retirement plan.

Actions Taking/Plan to Take to Offset Possible Benefit Reductions in Retirement



Those who expect to receive Social Security in the future are more likely than those who currently receive it to say they would work part-time in retirement to offset the possible reduction of Social Security income

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.	47% ^C	39%
I would work part-time in retirement.	27%	40% ^B
None – I am not taking or planning to take any action to offset the loss of Social Security income in retirement.	27% ^C	9%
I would start saving more for retirement independently.*	21%	35% ^B
I would never retire because I need to continue working to retain my income.*	17%	13%
I would generate income from my retirement savings / investments (e.g., annuities, rental properties or dividend-yielding investments).	16%	24% ^B
I would work with a financial professional to create a strategy.	15%	25% ^B
I would delay my retirement because I need to continue working to retain my income.*	13%	29% ^B
I would move to another location.	9%	17% ^B
I would negotiate with my employer for better retirement benefits.*	8%	10%



Although numbers are low, those expecting Social Security in the future are more than twice as likely than those who currently receive it to work a second job in retirement to offset the possible reduction of Social Security income

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 work a second job.	7%	18%B
I would seek a new employer offering better retirement benefits.*	7%	12%
I would adjust my legacy or estate planning.	7%	10%
I would not take any actions because whatever I do is hopeless.	4%C	1%
I would increase my contribution rate to my retirement plan (e.g., 401(k), 403(b)).	3%	31%B
I would not take any actions because I don't know where to start.	3%	3%
Other	2%	1%
I would not take any actions because I don't need Social Security income to fund my retirement.	2%	3%



More than 7 in 10 are interested in learning how to manage benefits alongside other income sources throughout retirement

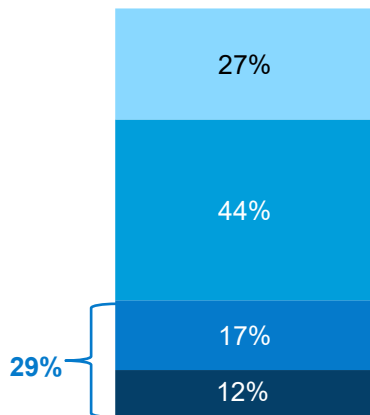
Interest in...

Learning how to manage Social Security benefits with other income sources throughout retirement (personal savings (e.g., pensions, 401k), work income in retirement, tax management).

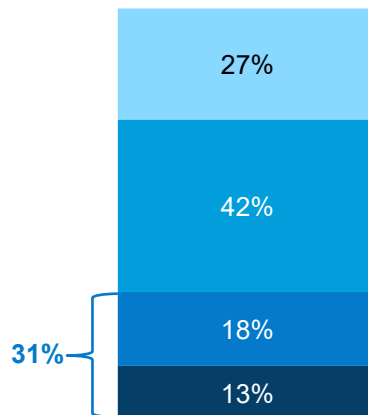
Discussing with a financial professional how to use different income streams in order to delay filing for Social Security until I reach full retirement age.

Interested (NET)

71%



69%



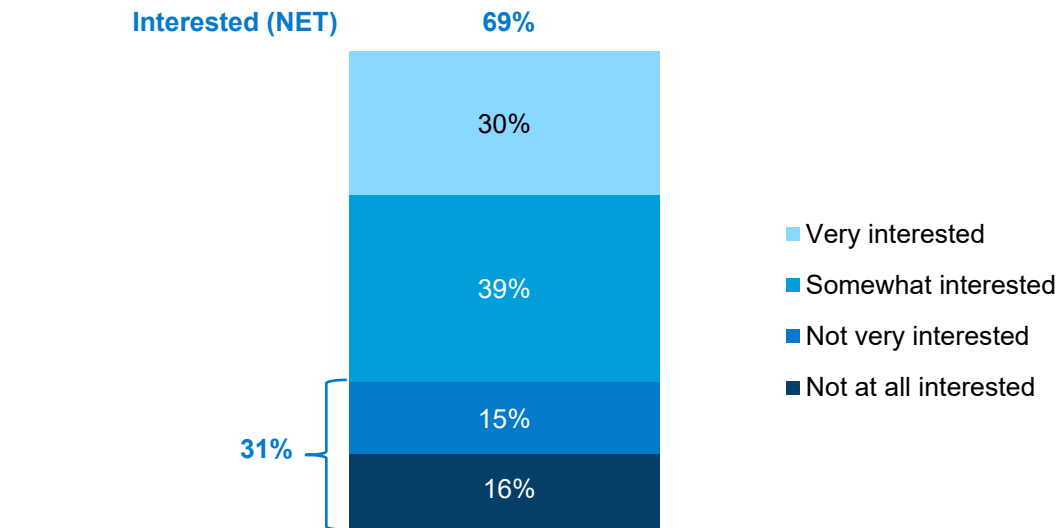
- Very interested
- Somewhat interested
- Not very interested
- Not at all interested



More than two-thirds are interested in learning about how much they can earn in retirement and still get Social Security benefits, with 30% being very interested

Interest in...

Learning about how much I can earn in retirement and still get Social Security benefits.



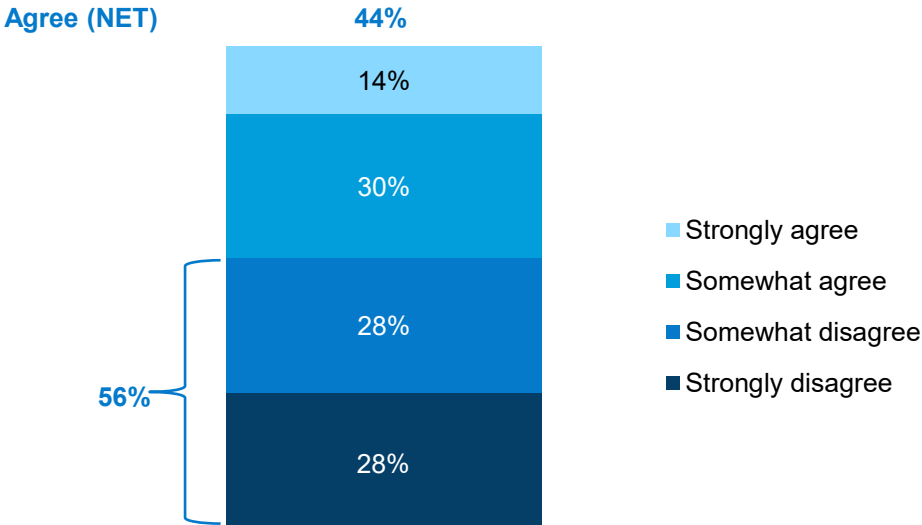
**One missed payment can
break the budget**



More than half of U.S. adults receiving or expecting to receive Social Security say they could *not* financially survive missing even half of a monthly payment

Survive Financially If Missing Half of SS Payment

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



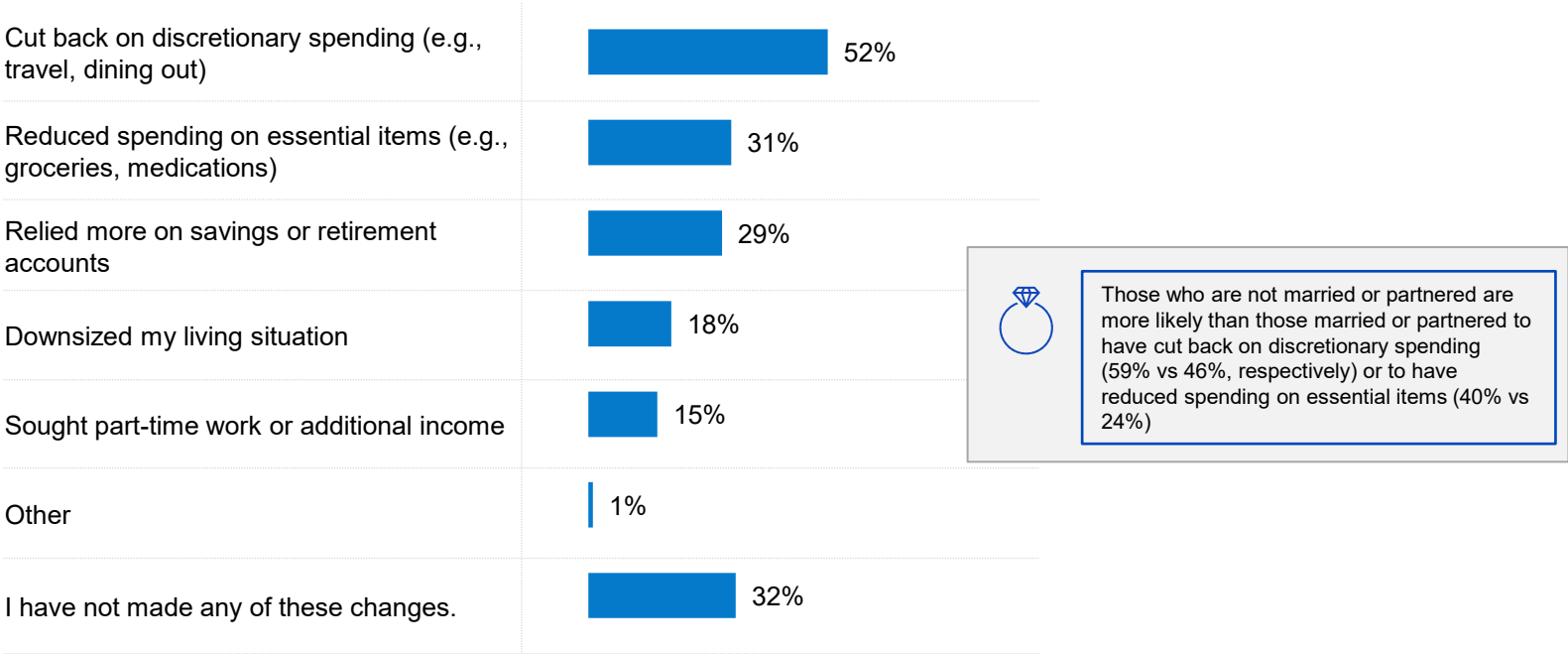
Majority of those currently receiving Social Security and those expecting to receive Social Security in the future say they cannot survive financially if they miss half of a SS payment (61% and 54%, respectively)



Over a half of those currently receiving Social Security have had to cut back on discretionary spending due to rising living costs outpacing benefits

Changes Made Due to Rising Living Costs Outpacing Social Security Benefits

(Among those currently receiving Social Security)





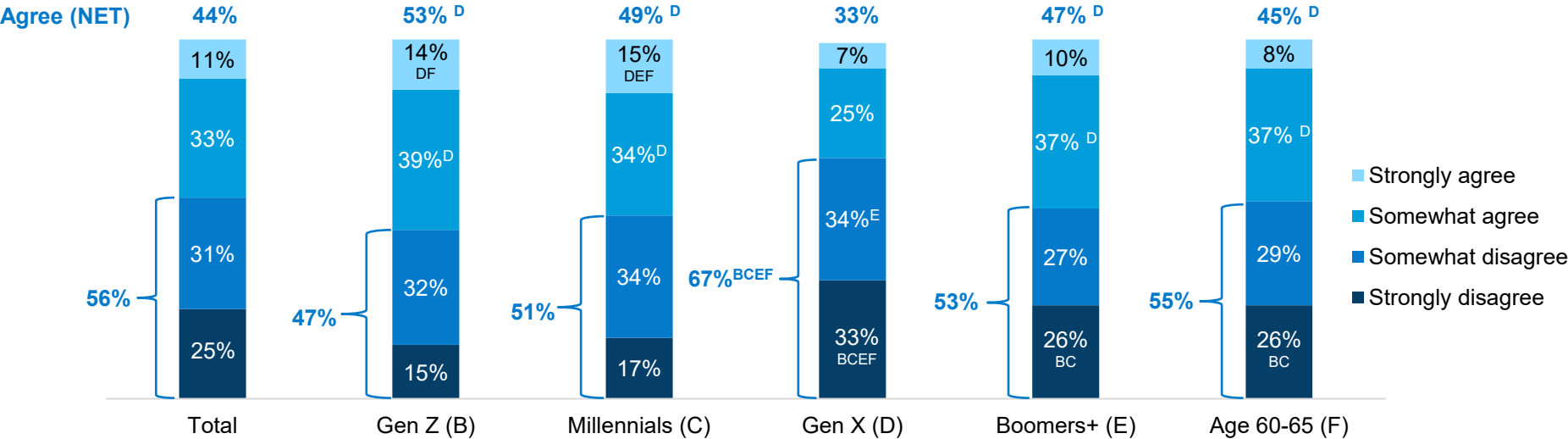
Gen Z, Millennials, Boomers+, and those age 60-65 are more likely than Gen X to expect that their Social Security benefits will be enough to cover their basic needs in retirement

Expect SS 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 (55% and 57%, respectively)



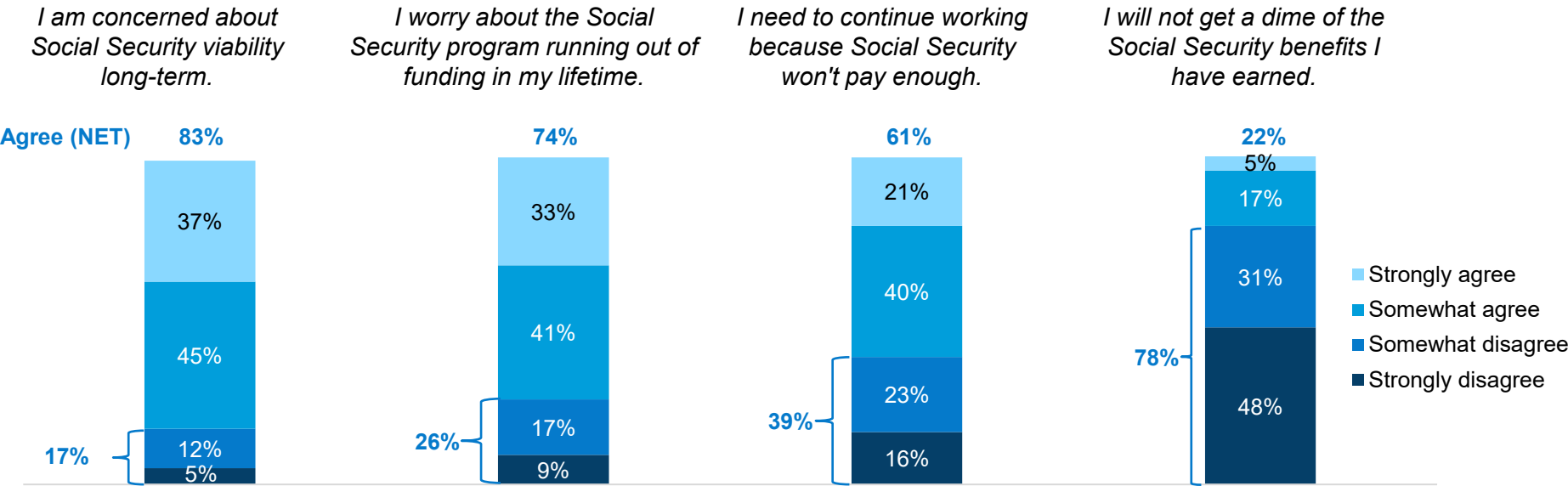
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Currently Receive SS (n=416); Expect to Receive SS in the Future (n=1,396))
Q740 How much do you agree or disagree with the following statements?

Looming cuts to Social Security and long-term viability concerns



More than 4 in 5 Americans express concern about the long-term viability of the program

Social Security Concerns

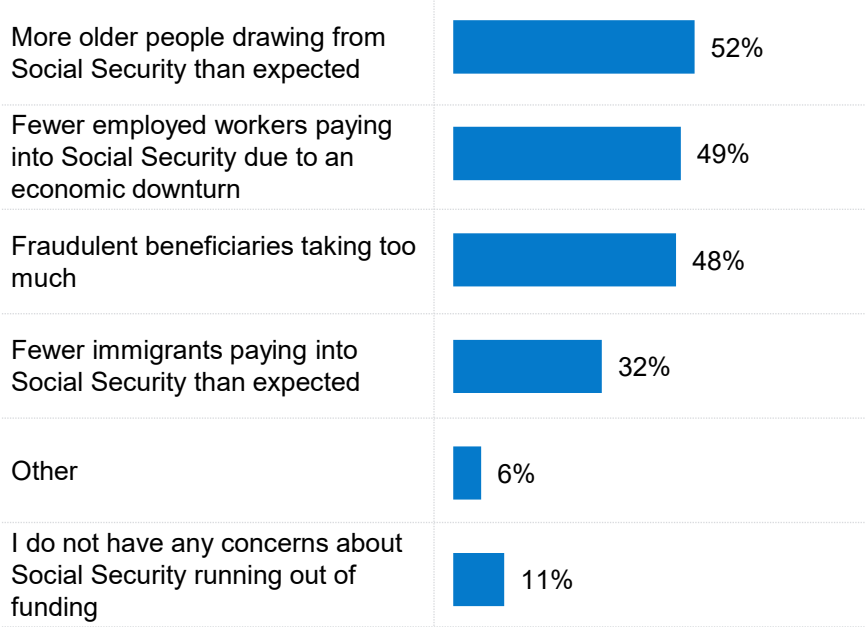


 Gen Z, Millennials, and Gen X are more likely than Boomers+ and those age 60-65 to say they will not get a dime of the Social Security benefits they have earned (38%, 34%, 26% vs. 9%, 14%, respectively).



Over half believe that having more older people drawing from Social Security than expected contributes to Social Security running out of funds before/while drawing benefits

Factors Contributing to Social Security Running Out of Funding Before/While Needing to Draw Benefits



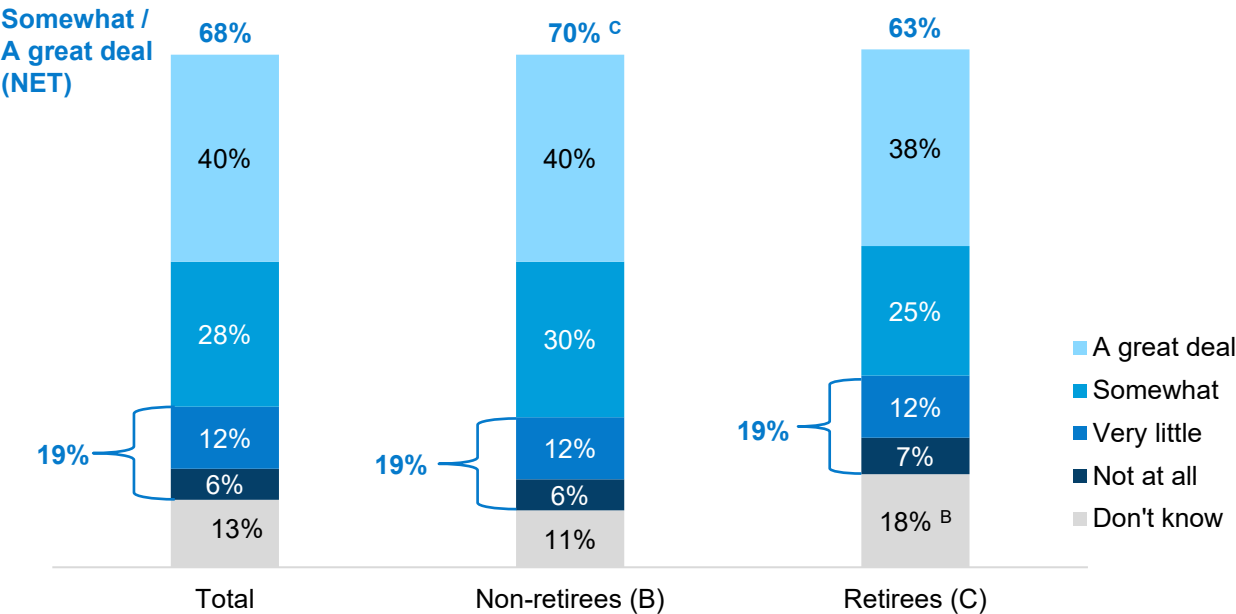
Millennials, Gen X, and Boomers+ are more likely than Gen Z to select more older people drawing from Social Security than expected (50%, 54%, 56% vs 38%) and fewer employed workers paying into Social Security due to an economic downturn (48%, 49%, 53% vs 38%)

Tariffs & inflation will outpace COLA



More than two-thirds believe that tariffs will drive inflation a great deal / somewhat beyond what Social Security Cost-of-Living Adjustments (COLA) can cover

Extent of Tariffs Driving Inflation Beyond What SS COLA Covers



Those who pay to work with a financial professional are more likely to believe tariffs will drive inflation beyond what Social Security COLA can cover compared to those who do not pay to work with a financial professional.

Around two thirds of those who currently receive Social Security (66%) and those who expect to in the future (69%) believe at least somewhat that tariffs will drive inflation beyond what Social Security COLA can cover.



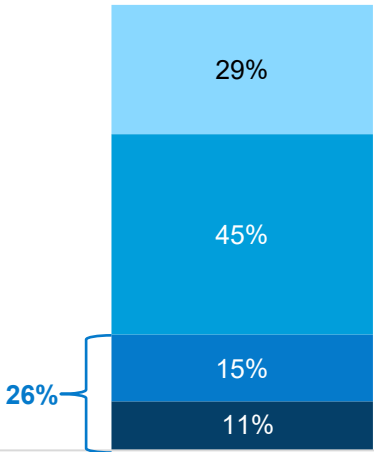
Nearly 3 in 4 adults are interested in learning about the impact of inflation on Social Security and Medicare benefits

Interest in...

Learning about the impact of inflation on the amount of Social Security benefits I receive.

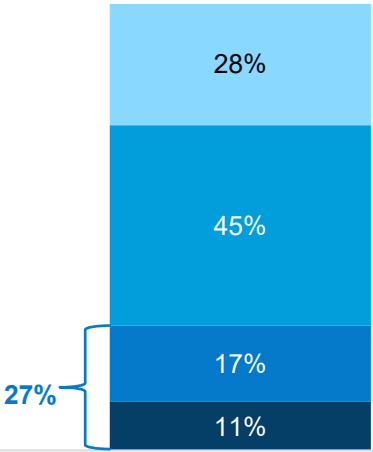
Interested (NET)

74%



Learning about the impact of inflation on Medicare benefits.

73%



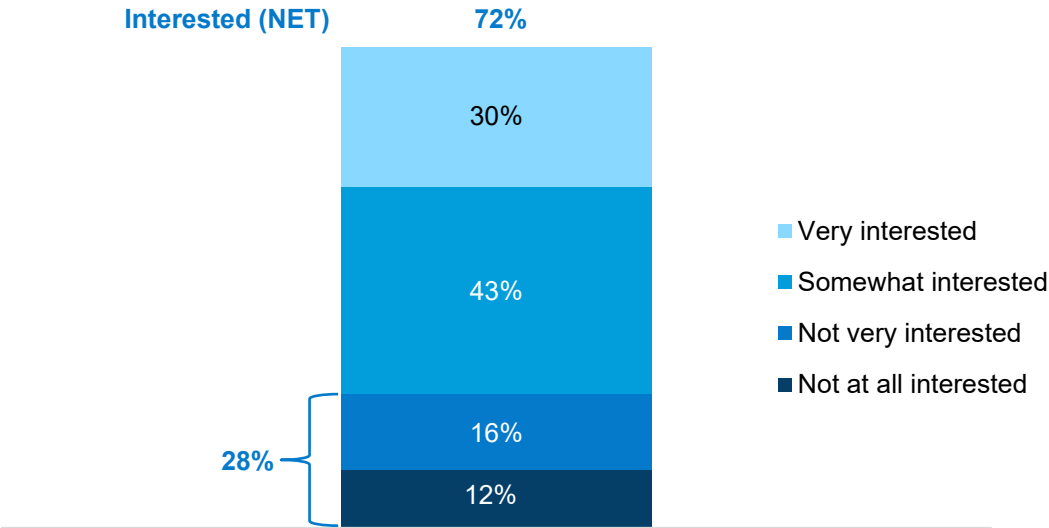
- Very interested
- Somewhat interested
- Not very interested
- Not at all interested



When thinking about managing their retirement savings, nearly a third are very interested in learning more from an FP about how inflation could impact their retirement

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

How inflation could impact my retirement.



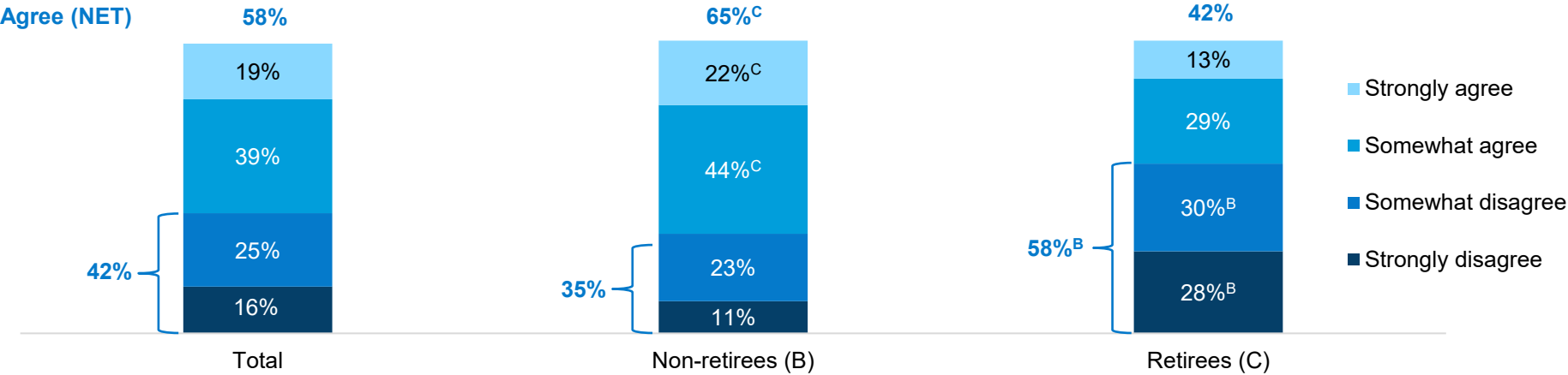
**Tax stress is real, and
most people aren't
planning around it**



More than 2 in 3 non-retirees are terrified of what tax rates during their retirement will do to their retirement income

Fear of Tax Rates on Retirement Income

I am terrified of what tax rates during my retirement will do to my retirement income.

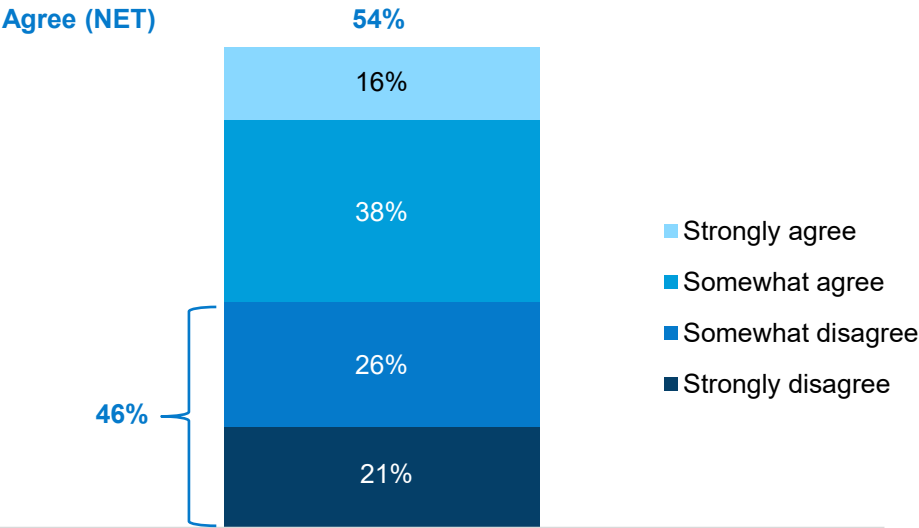




More than half say they would switch FPs if it meant they could help them plan for taxes in retirement

FPs Aid in Tax Planning

I would switch financial advisors for someone who could help me plan for taxes in retirement.

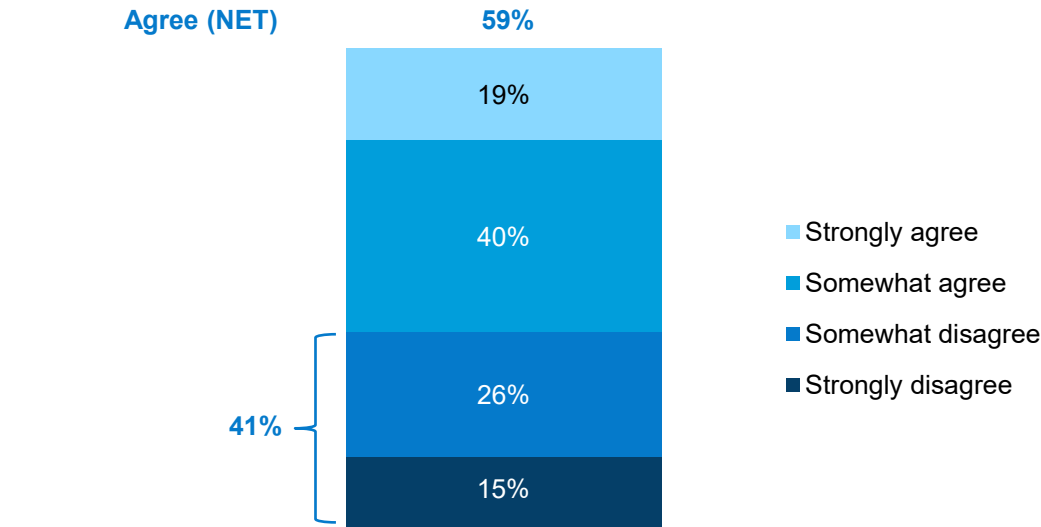




6 in 10 wish they would have better prepared for paying taxes in retirement

Preparation For Paying Taxes in Retirement

I wish I would have better prepared for paying taxes in retirement.



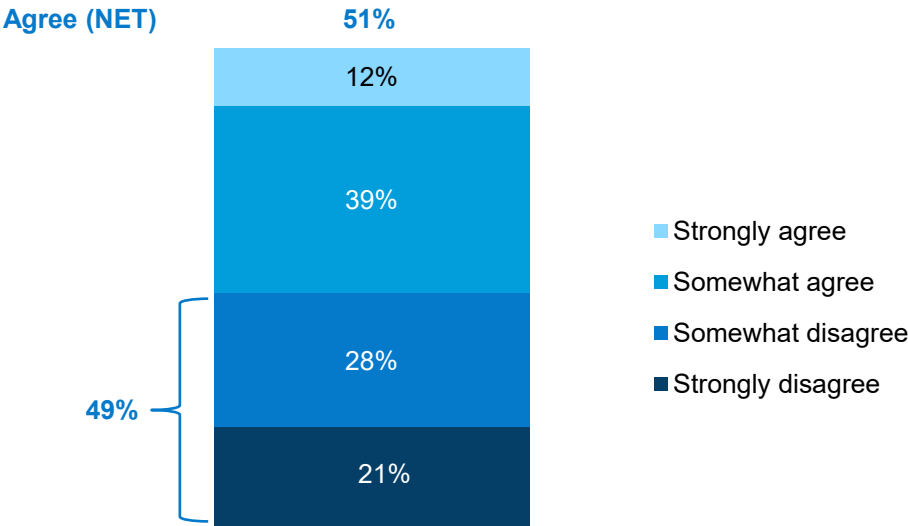


More than half of retirees did not consider how tax rates in retirement would affect their retirement income when they were planning for retirement

Consideration on How Tax Rates Affect Retirement Income

(Among those who are retired)

I did not consider how tax rates in retirement would affect my retirement income when I was planning for retirement.





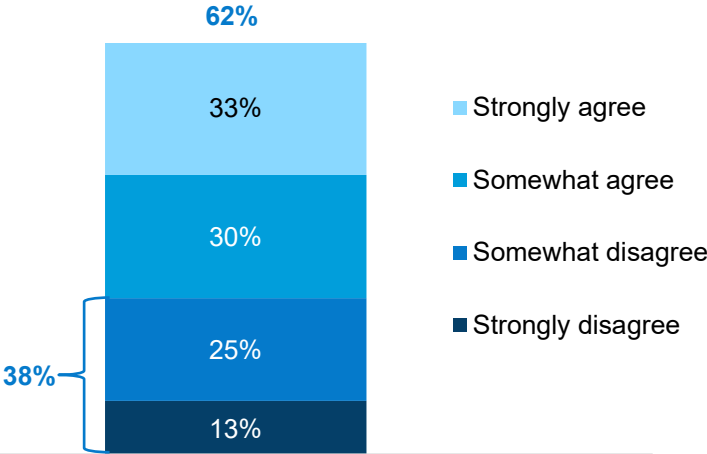
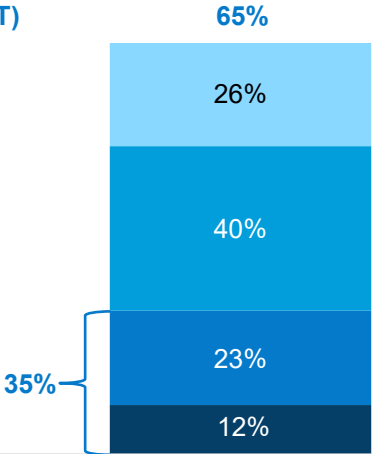
Nearly two-thirds agree that fraud is a big problem within the Social Security system and that the rich don't pay their share of Social Security taxes

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

Fraud is a big problem within the Social Security system.

The rich don't pay their share of Social Security taxes.

Agree (NET)



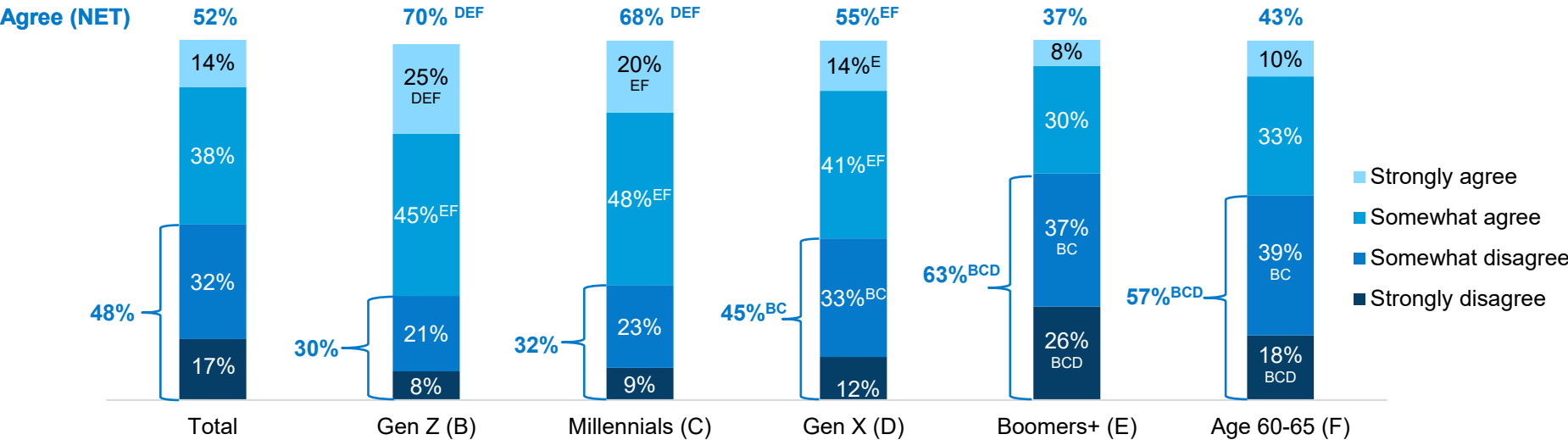


More than 3 in 5 non-retirees think it is more important to minimize taxes now than in retirement, significantly more than retirees

Importance of Minimizing Taxes Now Rather Than Retirement

I expect my taxes to go up significantly in the next five years.

Those in higher household income brackets are more likely than those who make less than \$50K to agree that they expect their taxes will go up significantly in the next five years (53% \$50K-\$99.9K, 54% \$100K+ vs. 45% <\$50K).

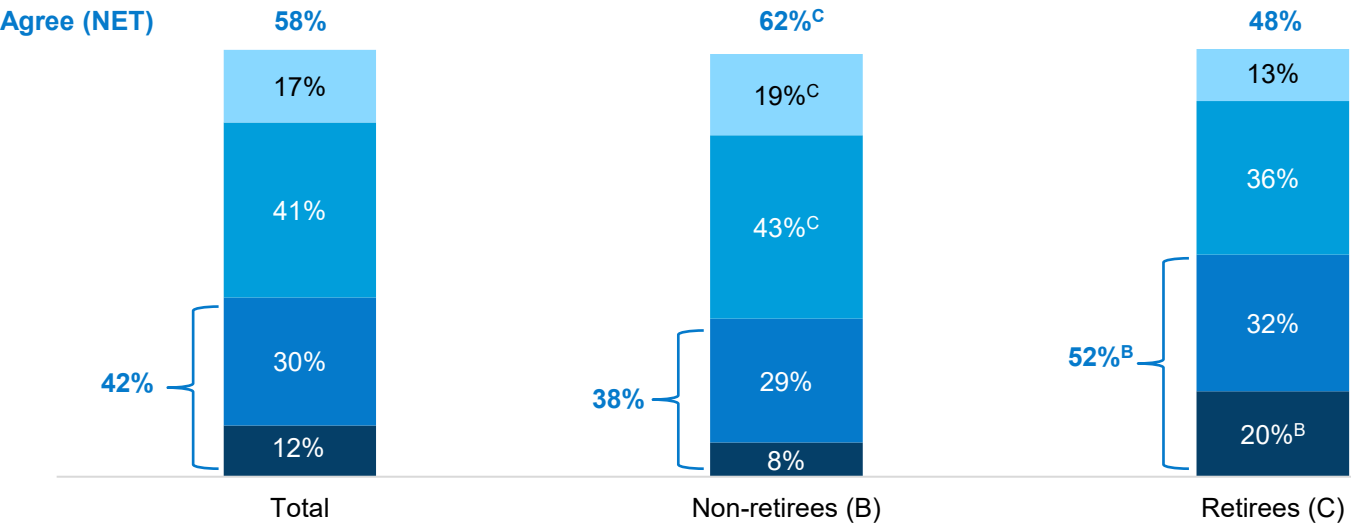




More than 3 in 5 non-retirees think it is more important to minimize taxes now than in retirement, significantly more than retirees

Importance of Minimizing Taxes Now Rather Than Retirement

I think it is more important to minimize taxes now than in retirement.



While 7 in 10 Gen Zs (70%) and Millennials (68%) expect their taxes to rise significantly in the next 5 years, roughly 6 in 10 say it's more important to minimize taxes now than in retirement (64%, 60%, respectively).

- Strongly agree
- Somewhat agree
- Somewhat disagree
- Strongly disagree

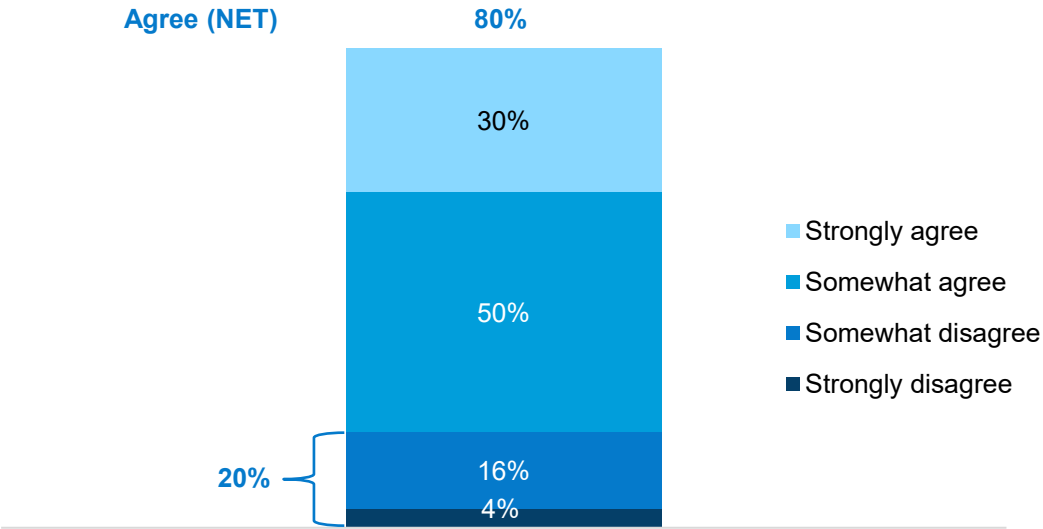
**Reform is expected, but
distrust runs deep**



8 in 10 give agree Social Security system needs to change, including 30% who *strongly* agree

Change to Social Security

The Social Security system needs to change.

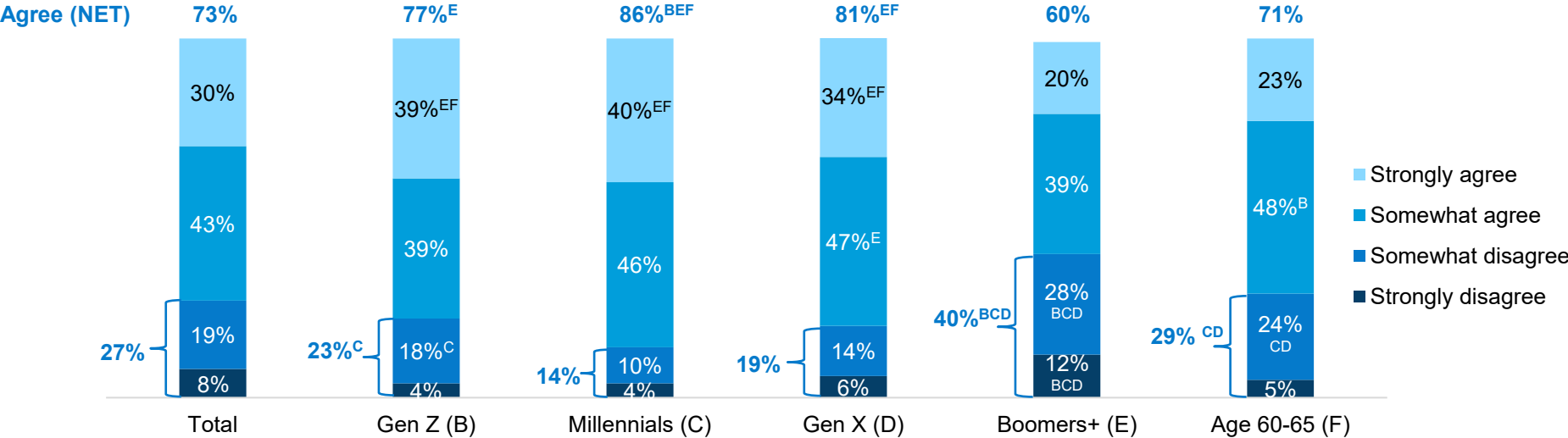




The younger generations are more likely than Boomers+ to say their generation is more likely to bear the burden of changes that need to be made to Social Security

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.



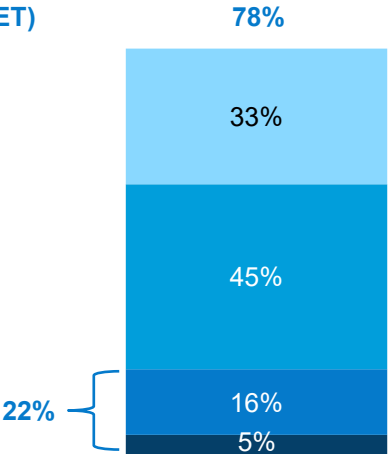


Only two-fifths agree the government will do the right thing and fix the Social Security system

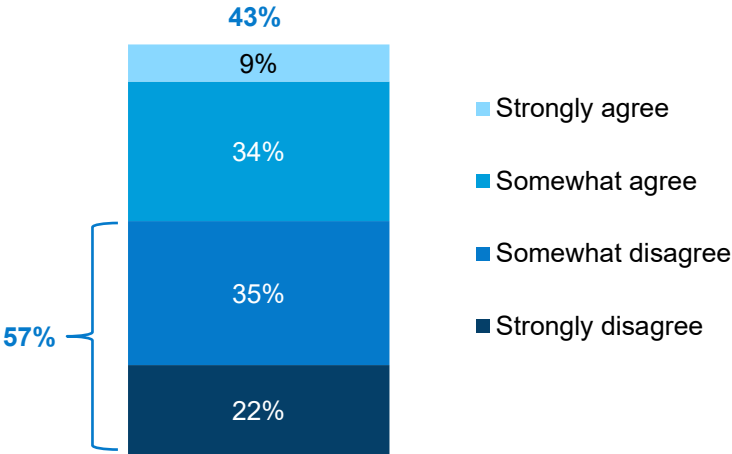
Social Security Reform Through Government

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

Agree (NET)



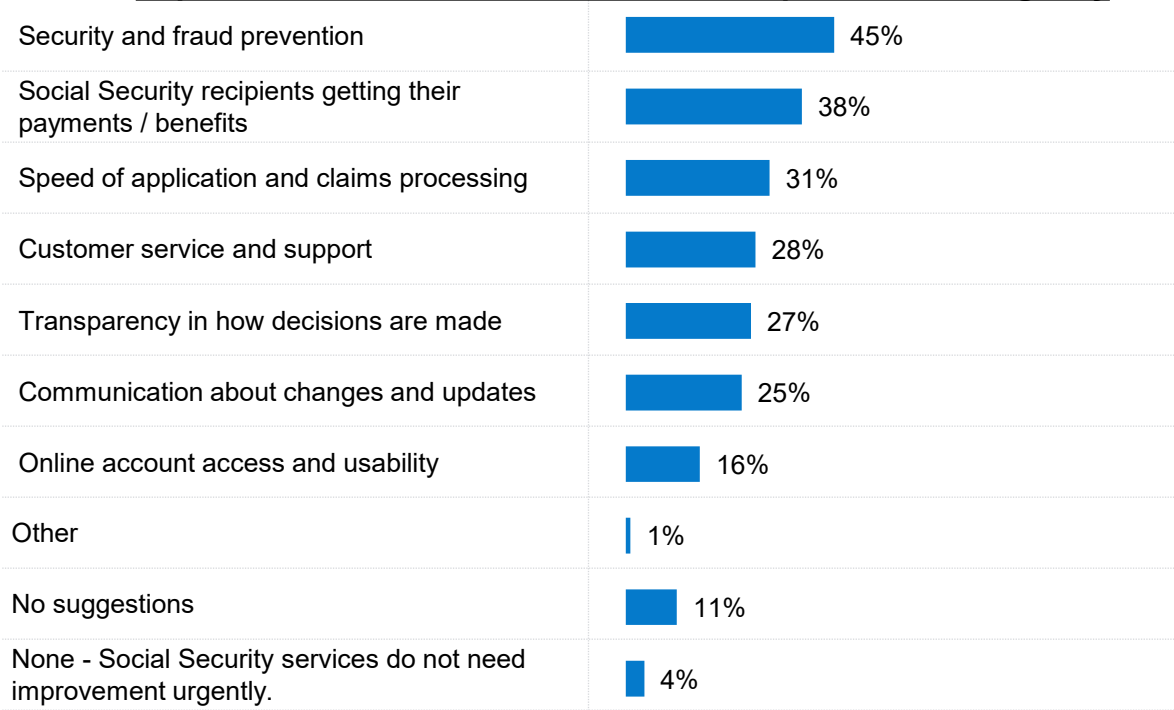
The government will do the right thing and fix the Social Security system.





Security and fraud prevention, followed by Social Security recipients getting their payments / benefits, are reported to be the aspects that need improvement most urgently

Aspects of SS Services That Should Be Improved Most Urgently





To ensure Social Security's long-term financial stability, Social Security recipients are more likely to support increased funding through taxes paid by workers

Support for Measures to Help Ensure Social Security's Long-term Financial Stability

	Support (NET)	Currently Receive SS (B)	Expect to Receive SS in the Future (C)
Less taxation of benefits	41% 41% 82%	82%	83%
Less rules and more simplified program	52% 28% 79%	81%	79%
Increased funding through taxes paid by employers	49% 30% 79%	78%	79%
Increase taxes on higher earners to increase funding	37% 40% 77%	78%	77%
Reduce or eliminate benefits for individuals with incomes above a certain threshold	41% 20% 61%	58%	62%
Increased funding through taxes paid by workers	40% 14% 55%	59% ^C	52%
Reduce the age of eligibility	32% 15% 47%	26%	57% ^B

■ Somewhat support ■ Strongly support

BASE: ALL QUALIFIED RESPONDENTS (Total (n=1,812); Currently Receive SS (n=416); Expect to Receive SS in the Future (n=1,396))

Q2025Y The Social Security Administration has reported that, without action from Congress, the program will not be able to fully pay promised benefits to future retirees. How much do you support or oppose each of the following measures to help ensure Social Security's long-term financial stability?



To ensure Social Security's long-term financial stability, few (regardless of status of Social Security collection) support reducing benefits across the board.

Support for Measures to Help Ensure SS's Long-term Financial Stability

	Support (NET)	Currently Receive SS (B)	Expect to Receive SS in the Future (C)
Eliminate tax on tips, but reduce Social Security benefit for tipped employees	28% 13% 41%	34%	45% ^B
Increase the full retirement age	28% 11% 40%	50% ^C	35%
Allow individual states to use different eligibility requirements	28% 10% 38%	25%	44% ^B
Privatize the program	26% 11% 37%	30%	41% ^B
Reduce benefits gradually, with greater impact on future generations	23% 7% 30%	27%	31%
Reduce benefits across the board	13% 5% 18%	9%	23% ^B

Somewhat support
 Strongly support

BASE: ALL QUALIFIED RESPONDENTS (Total (n=1,812); Currently Receive SS (n=416); Expect to Receive SS in the Future (n=1,396))

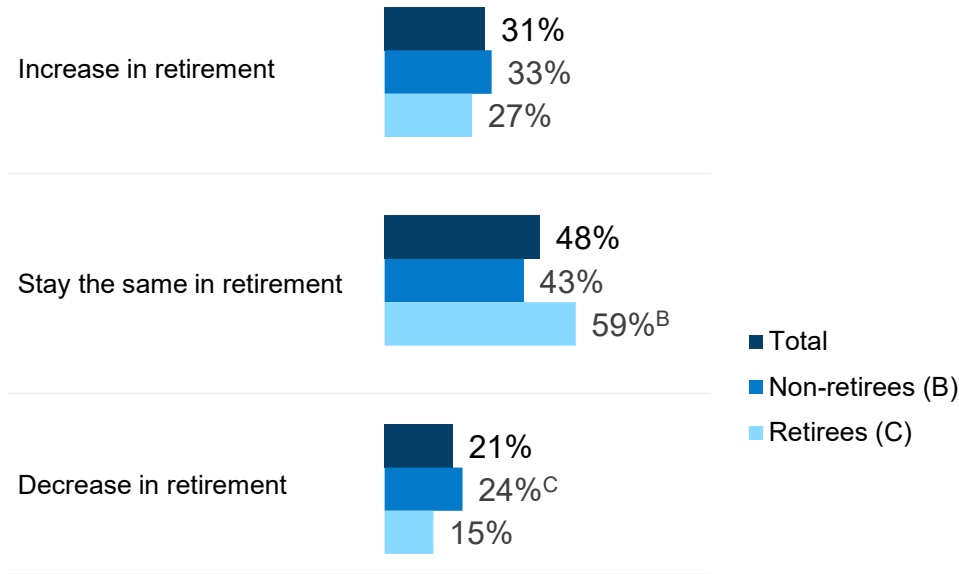
Q2025Y The Social Security Administration has reported that, without action from Congress, the program will not be able to fully pay promised benefits to future retirees. How much do you support or oppose each of the following measures to help ensure Social Security's long-term financial stability?

Perception vs. reality with retirement expenses



Nearly a quarter of non-retirees expect their living expenses will decrease in their first year of retirement, but retirees are less likely to say they experienced such

Change/Expected Change in Living Expenses in First Year of Retirement

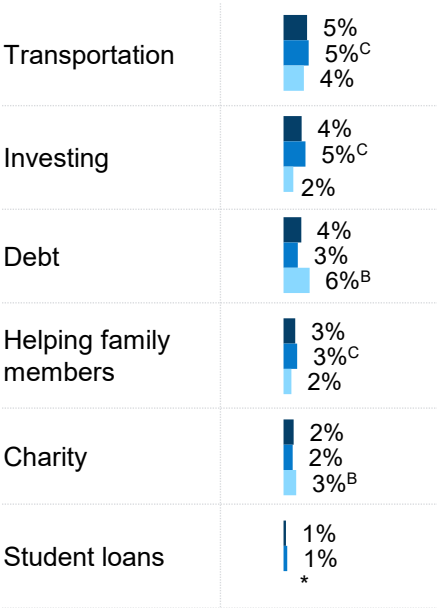
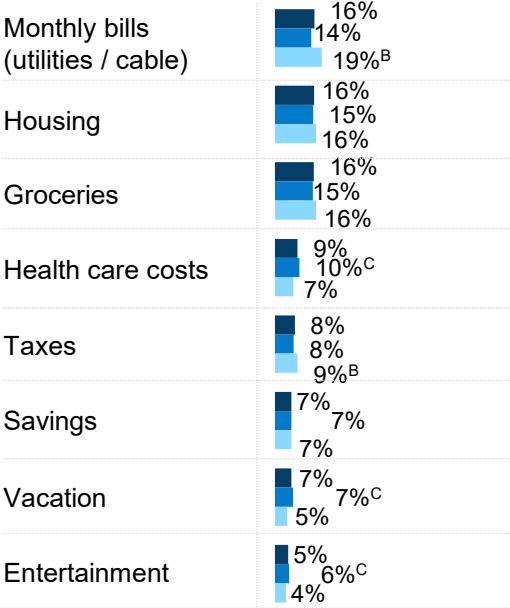




Retirees report they are spending a higher percentage of their retirement income on essential expenses in retirement than what non-retirees expect

Percentage of Total Retirement Income Expect to Spend / Spend in Retirement

% Means



	Total	Non-retirees (B)	Retirees (C)
Essential Expenses* (NET)	73%	71%	78% ^B
Housing / Monthly Bills** (NET)	31%	30%	35% ^B
Discretionary Expenses*** (NET)	27%	29% ^C	22%
Savings**** (NET)	10%	11% ^C	9%

- Total
- Non-retirees (B)
- Retirees (C)

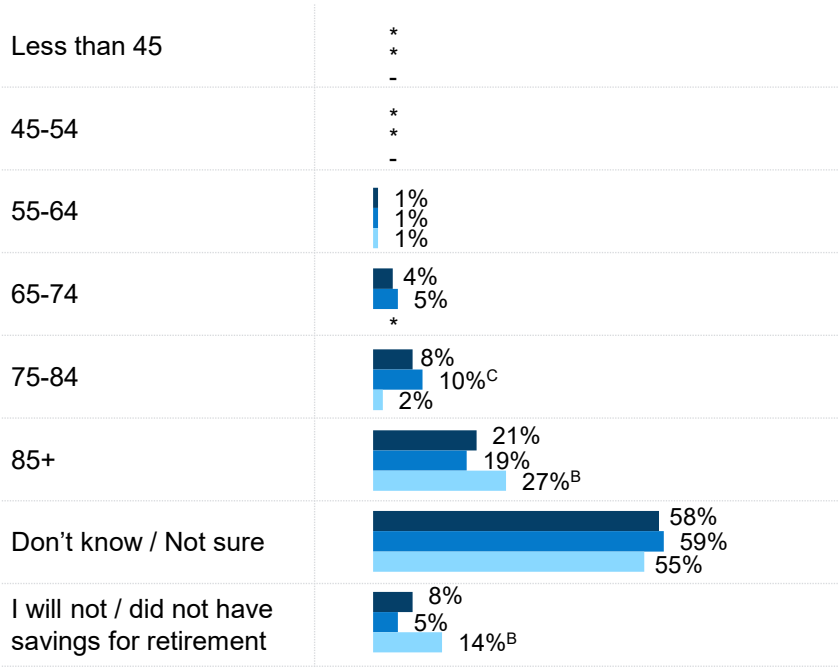
BASE: ALL QUALIFIED RESPONDENTS (Total (n=1812; Non-retirees (n=1448); Retirees (n=364))
Q910 What percentage of your total retirement income do you expect to spend / spend on each of the following in retirement?
Harris Insights & Analytics LLC, A Stagwell Company © 2025

*The essential expenses (NET) consists of housing, healthcare costs, groceries, student loans, debt, monthly bills, and transportation. **41**
**The housing/monthly bills (NET) consists of housing and monthly bills.
***The discretionary (NET) consists of vacation, charity, entertainment, savings, helping family members, and investing.



Retirees report an older age, on average, than non-retirees when thinking about the age they expect their retirement savings to run out / did run out

Age When / Expected That Retirement Savings Run Out

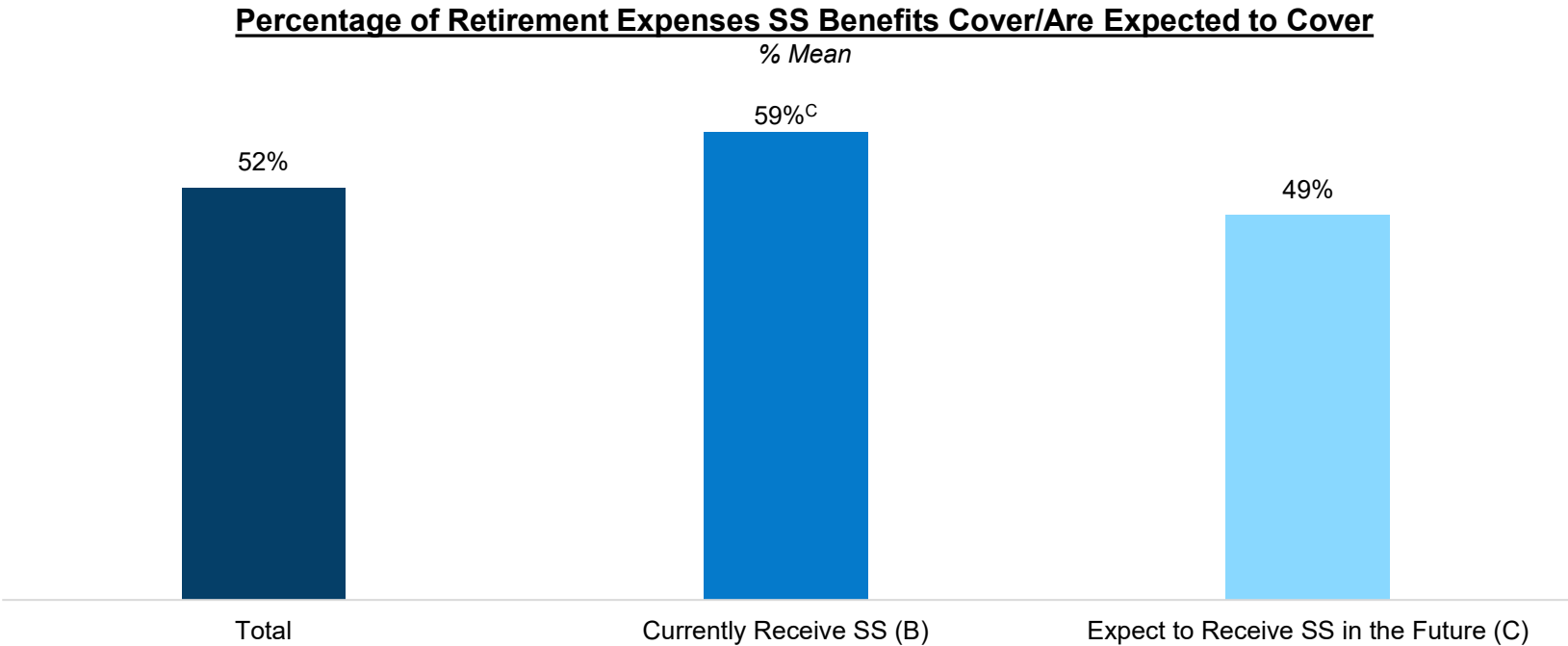


	Total	Non-retirees (B)	Retirees (C)
Mean	87	84	94 ^B

- Total
- Non-retirees (B)
- Retirees (C)



Those who currently receive Social Security report Social Security benefits cover 59% of their retirement expenses, much higher than what is expected by those who expect to receive Social Security in the future

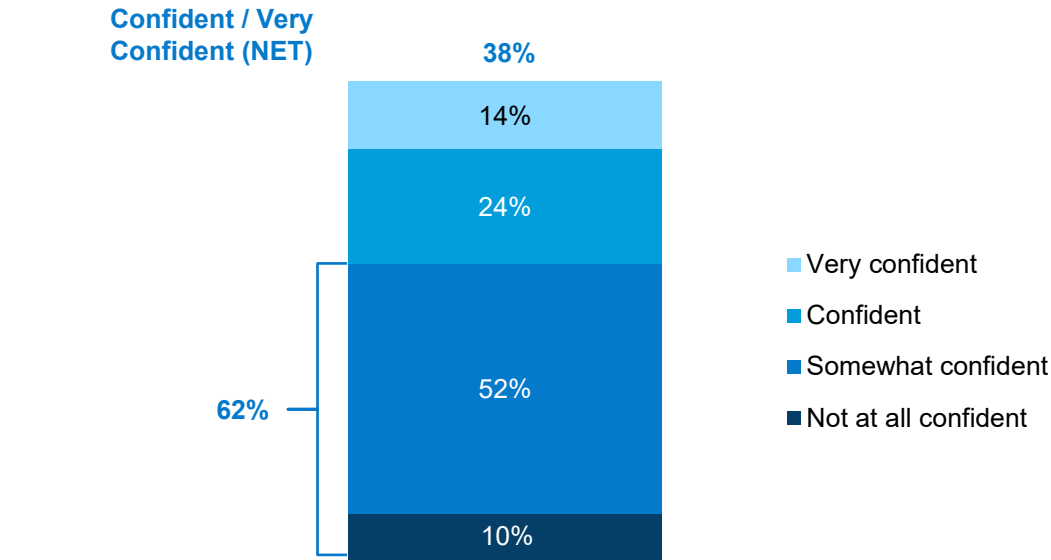


Knowledge gaps in Social Security and interest in education



Nearly 2 in 5 are confident / very confident in their knowledge of Social Security

Confidence in Social Security Knowledge



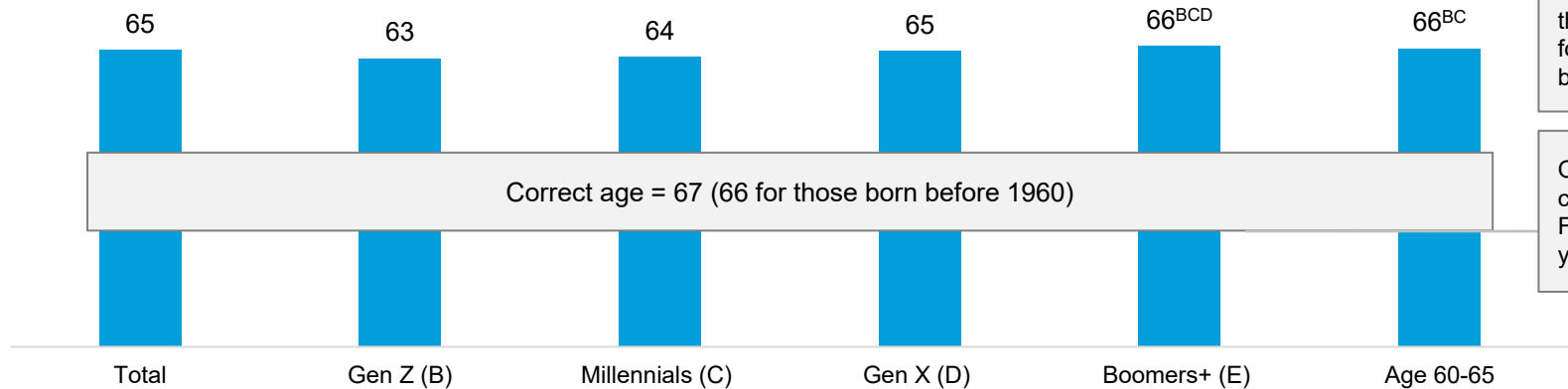
BASE: ALL QUALIFIED RESPONDENTS (n=1,812)
Q701 How confident are you in your knowledge about Social Security?



Just 21% of all respondents were able to correctly identify the age at which they're eligible to receive full Social Security benefits

Age Believe You Are Eligible for Full Retirement Age (FRA) Benefits

Average age provided, by generation



38% of adults said they don't know at what age they are/were eligible for full retirement benefits

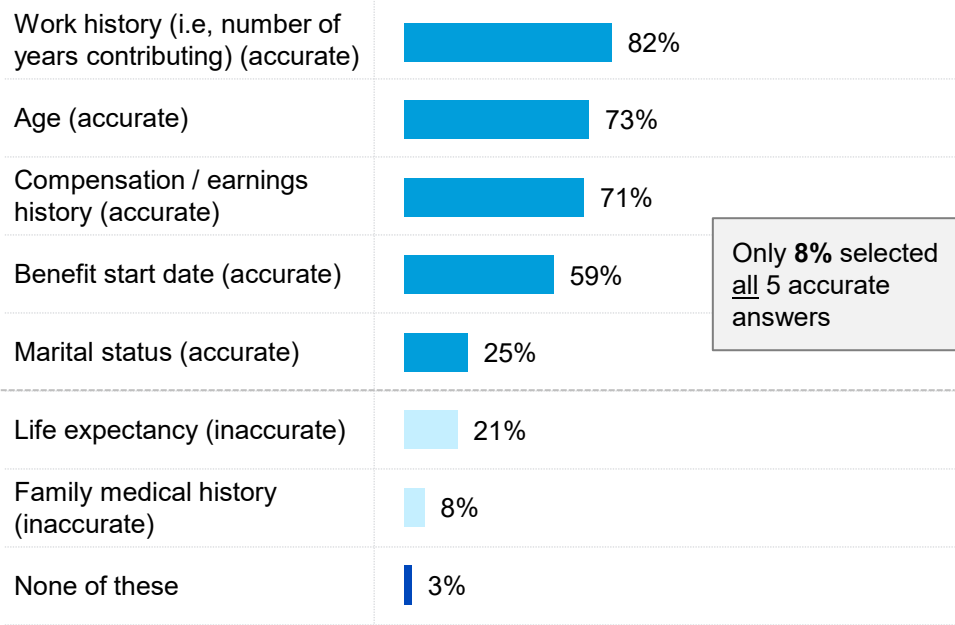
Only 21% of adults correctly identify their FRA based on their year of birth

 A similar share of retirees and non-retirees correctly identify their FRA based on their year of birth (24% and 21%, respectively).



Few know all the factors determining an individual’s maximum Social Security benefit

Factors that Determine Maximum SS Benefit Someone Can Receive



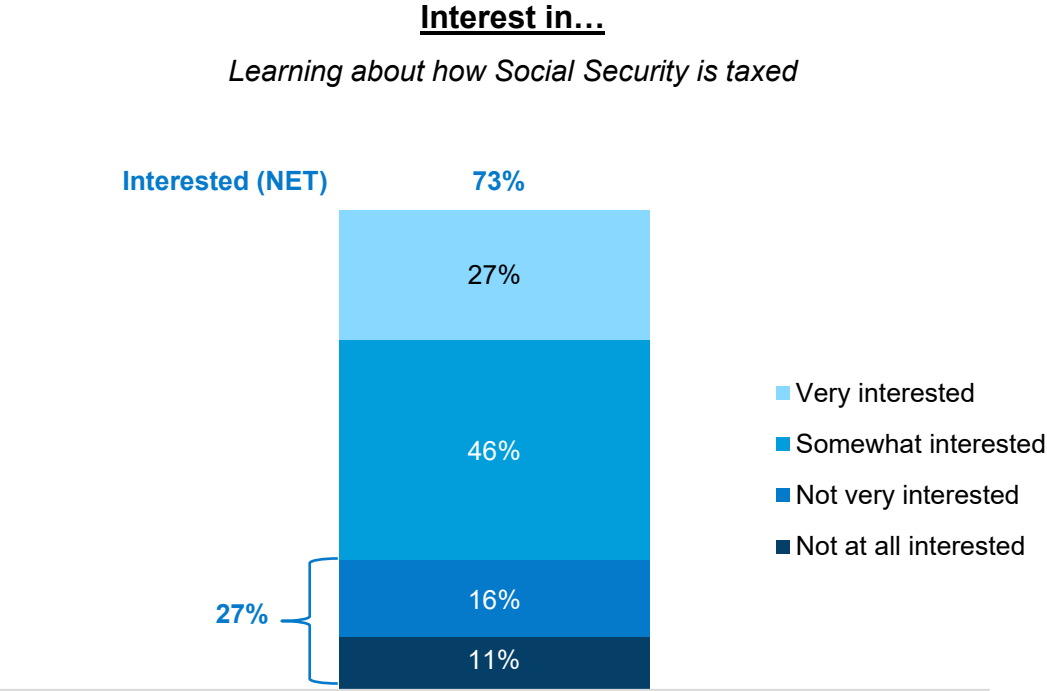
Only 8% selected all 5 accurate answers



A similar share of retirees and non-retirees selected all 5 accurate answers (8% each).



Almost three quarters are interested in learning about how Social Security is taxed, including more than a quarter that is very interested

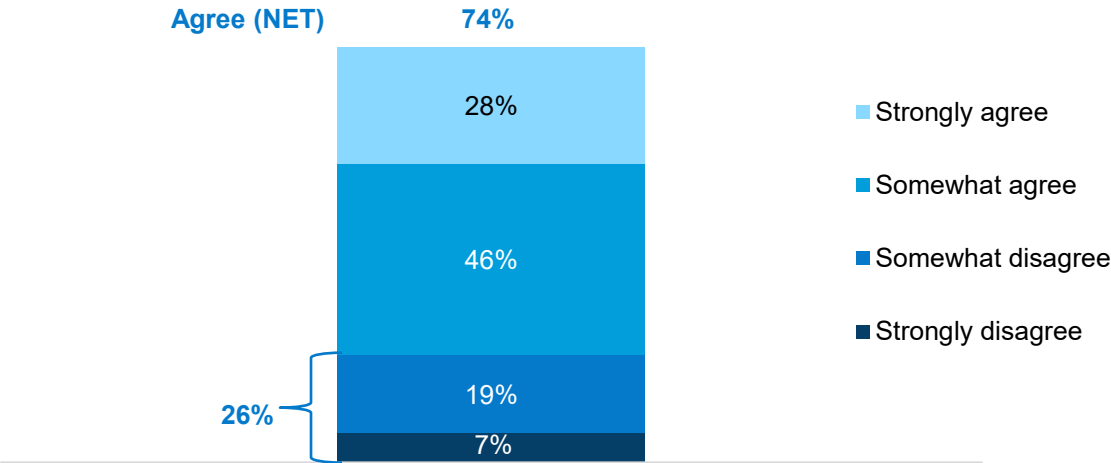




Most Americans believe they can manage their Social Security benefits without the help of a financial professional (FP)

Confidence in Claiming and Managing SS Without an FP

I feel confident in my ability to claim and manage my Social Security benefits without the help of a financial professional.

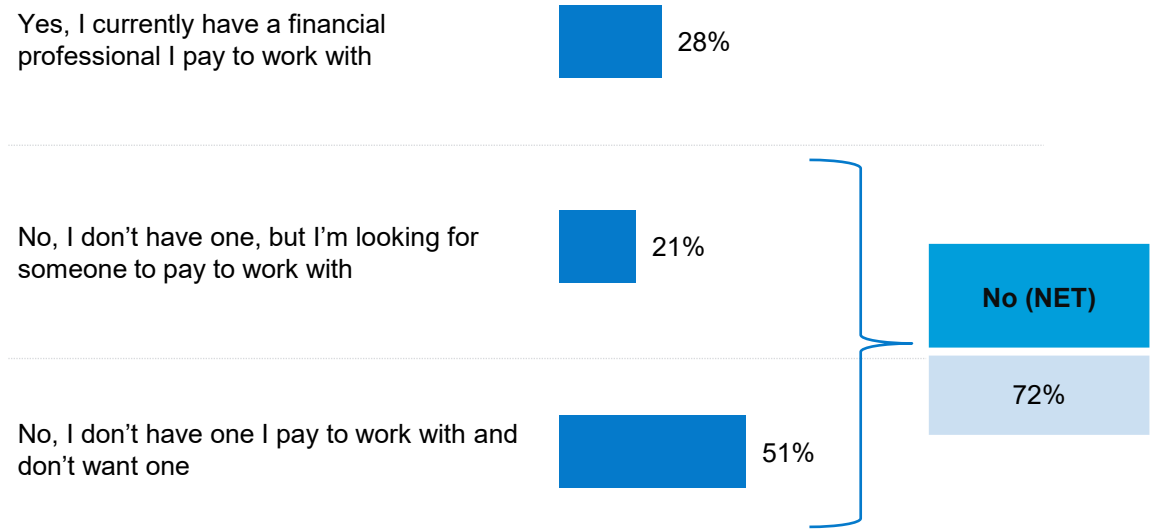


The advantages of having a financial professional



A majority do not currently pay to work with a financial professional (FP)

Currently Pays to Work with FP



BASE: ALL QUALIFIED RESPONDENTS (n=1,812)
Q2024N Do you currently pay to work with a financial professional (sometimes referred to as a financial advisor/planner) that you consider to be your 'primary financial professional' (i.e., if you had a question about insurance or investment you would contact this person first)?

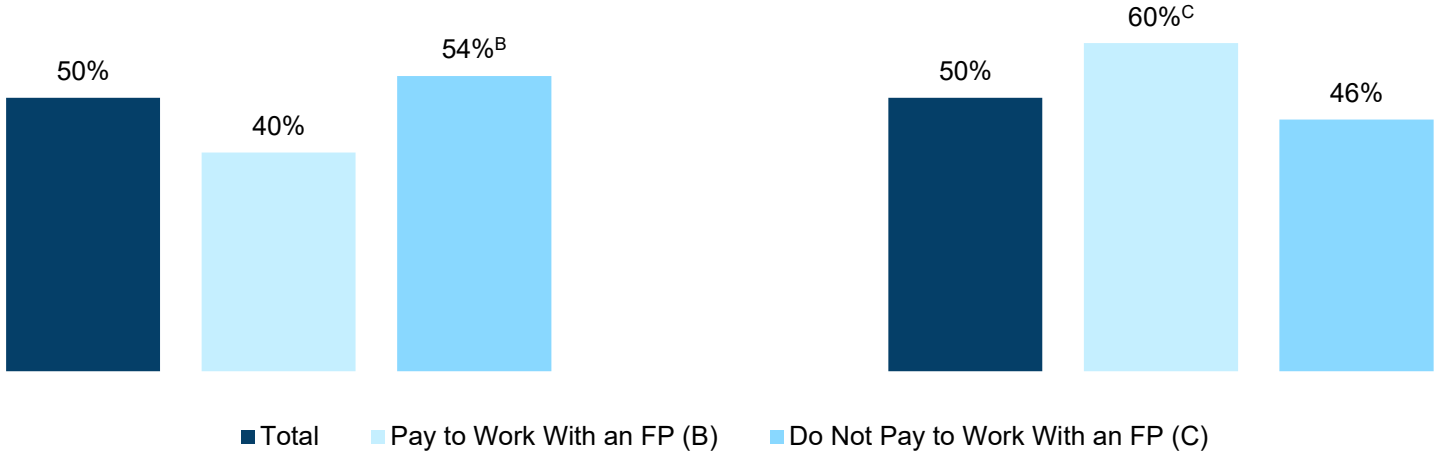


Those who pay to work with an FP are more likely than those who do not, to intend to leave some of their retirement savings and income behind for others

Describing Plans for One’s Retirement Savings and Income

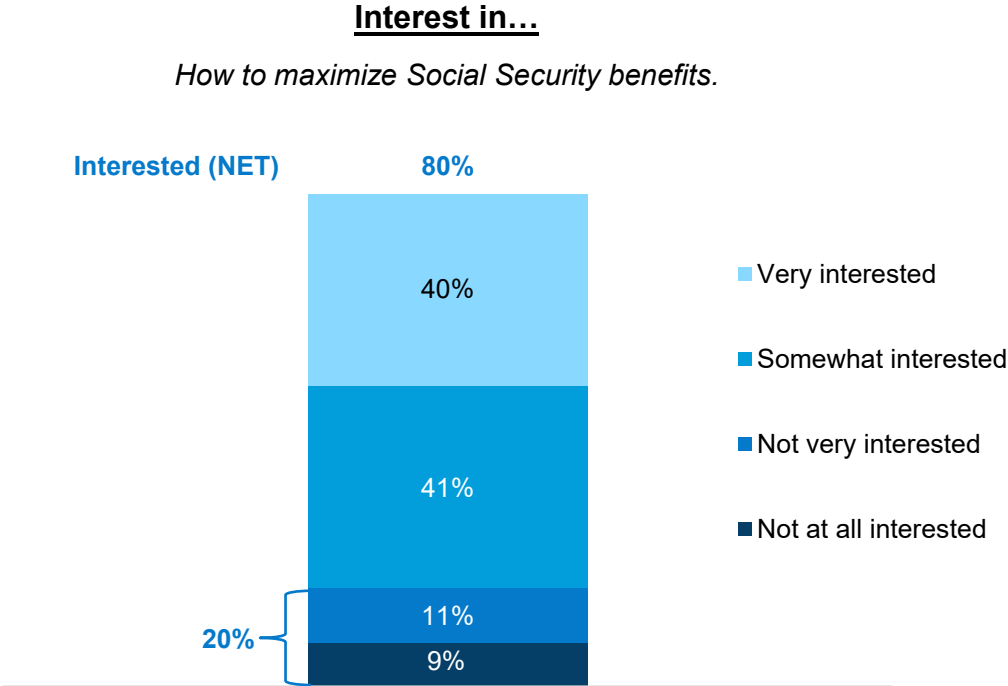
I intend to spend all of my retirement savings and income to get the most out of my life in retirement.

I intend to leave some of my retirement savings and income behind for others (e.g., family, causes).





8 in 10 Americans are interested in understanding how to maximize their Social Security benefits, including 40% who are very interested

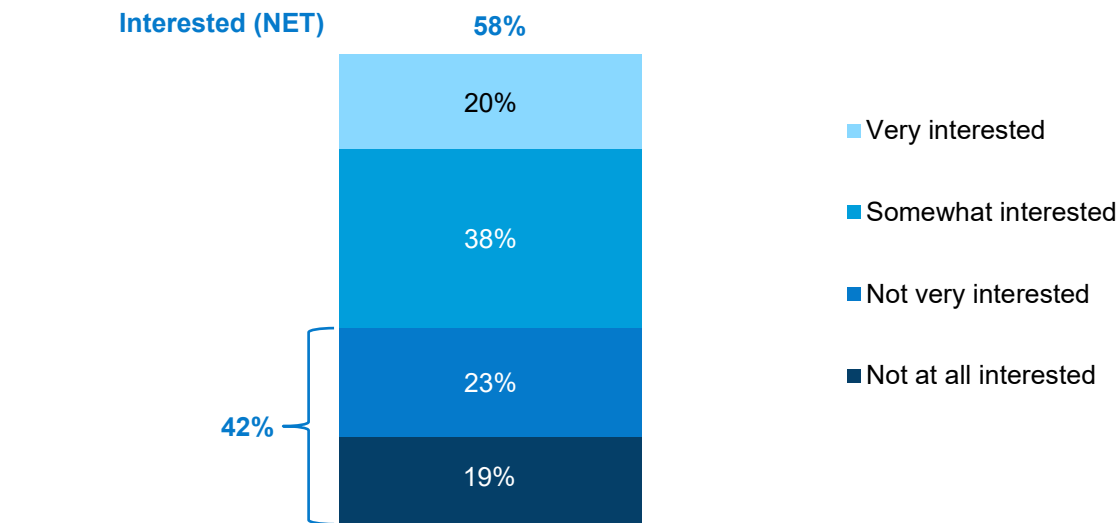




Nearly 3 in 5 U.S. adults are interested in speaking to an FP to help them manage/navigate potential cuts to Social Security benefits in the future

Interest in...

Talking to a financial professional to help manage/navigate potential cuts to Social Security benefits in the future.

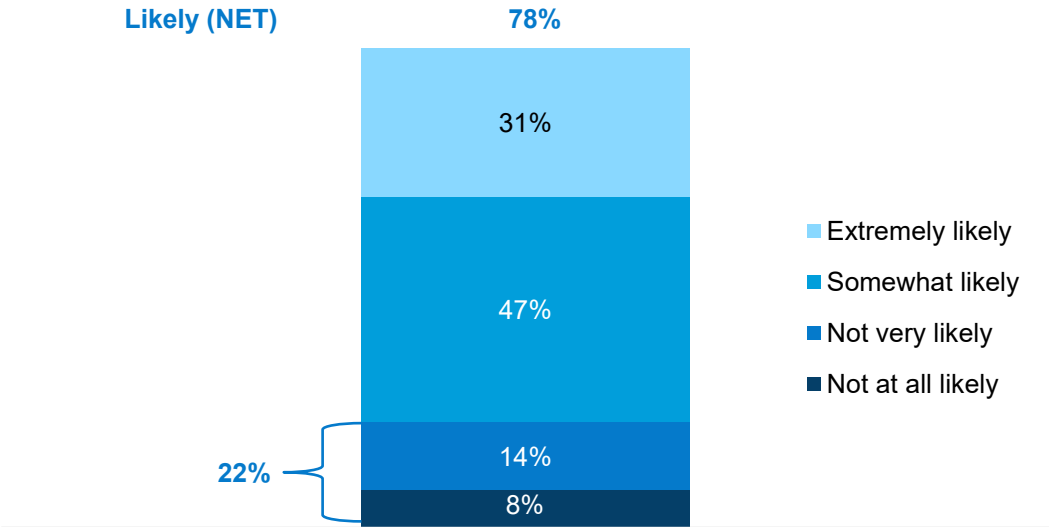




Among those who work or intend to work with a paid financial professional (FP), nearly 4 in 5 say, if an FP could not help them maximize their Social Security benefits, they would be likely to switch to someone who could

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)



BASE: PAYS TO WORK WITH A FINANCIAL PROFESSIONAL OR PLAN TO ASK ONE ABOUT SOCIAL SECURITY (n=777)
Q812 If a paid financial professional could not show you how to maximize your Social Security benefits, how likely would you be to switch to one who could?



Appendix



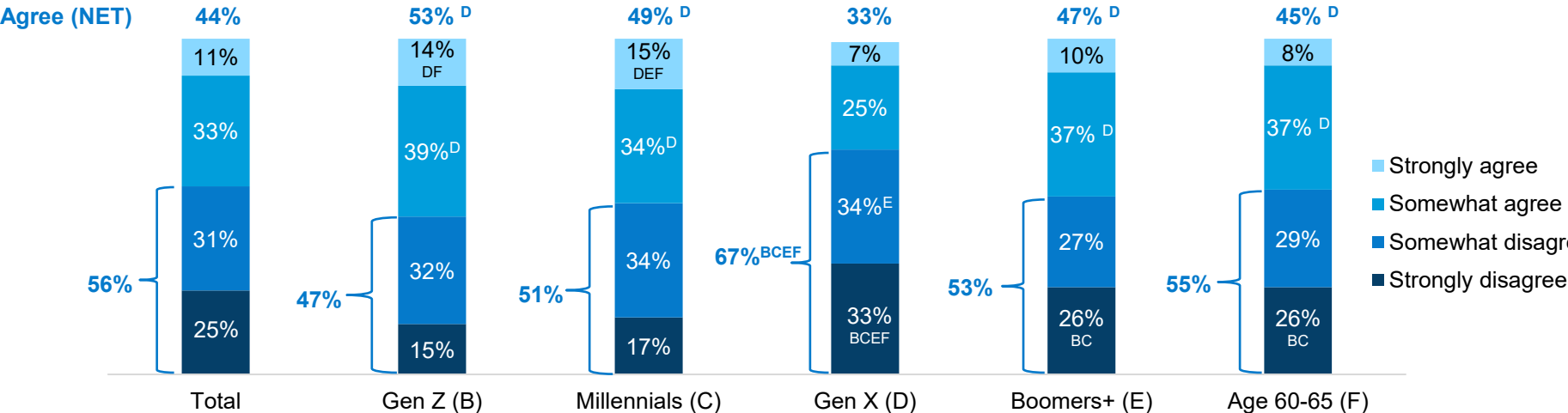
Gen Z, Millennials, Boomers+, and those age 60-65 are more likely than Gen X to expect that their benefits will be enough to cover their basic needs in retirement



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 (55% and 57%, respectively)

Expect Benefits to Cover All Basic Needs in Retirement

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

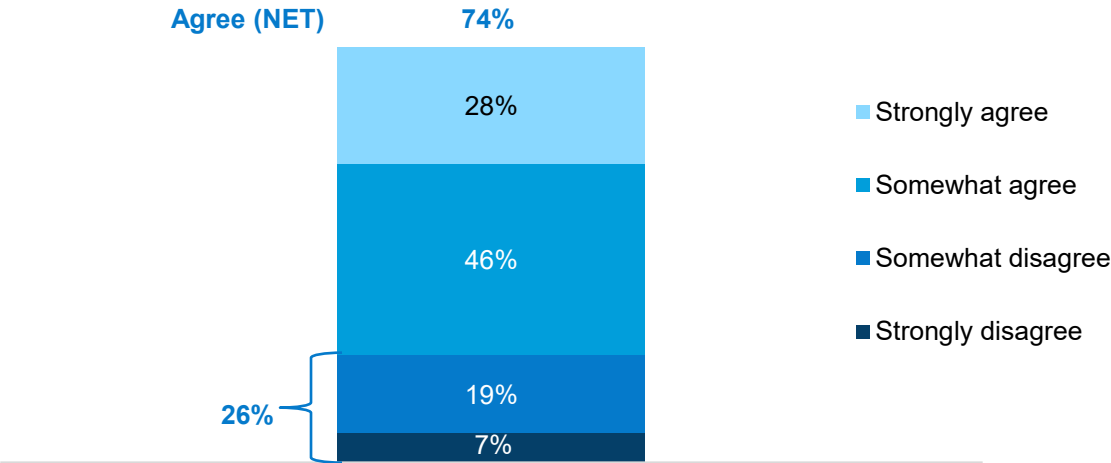




Most Americans believe they can manage their Social Security benefits without the help of a financial professional (FP)

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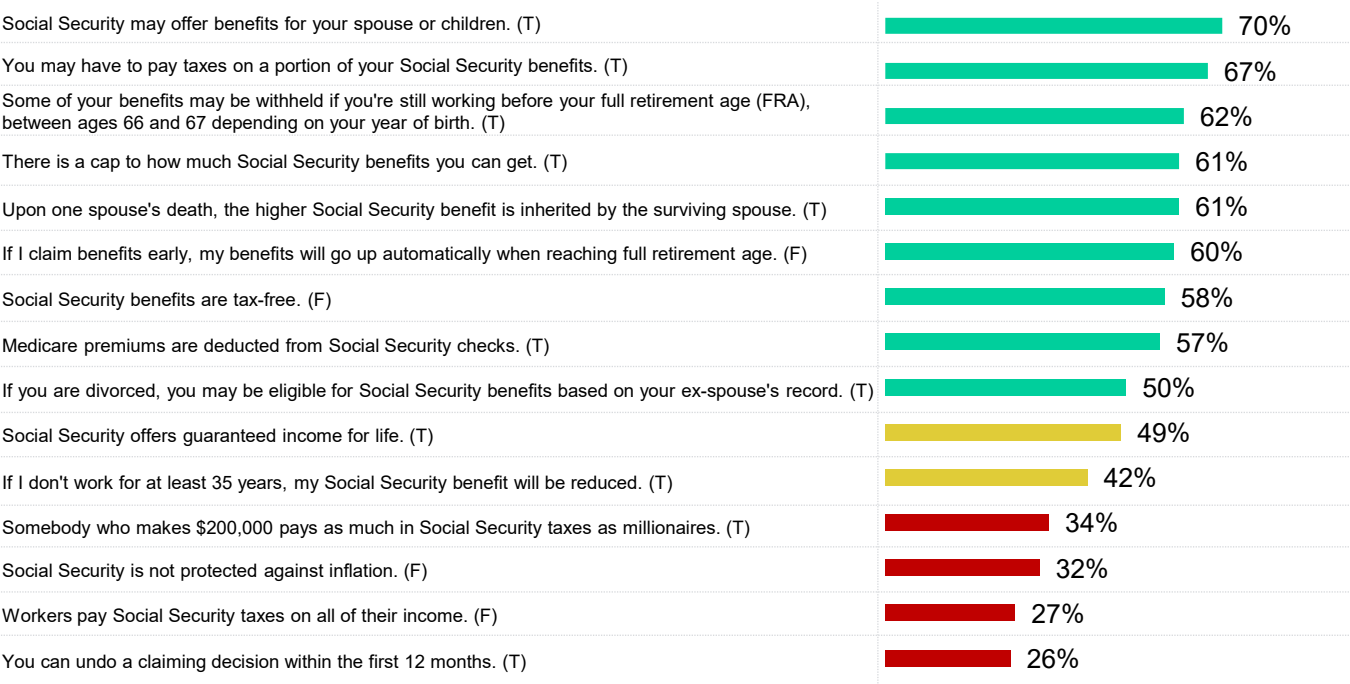




When asked to respond to 15 true-or-false questions about Social Security, the average respondent gave only eight correct answers

Knowledge Testing Specific Statements About General SS Topics

% correct



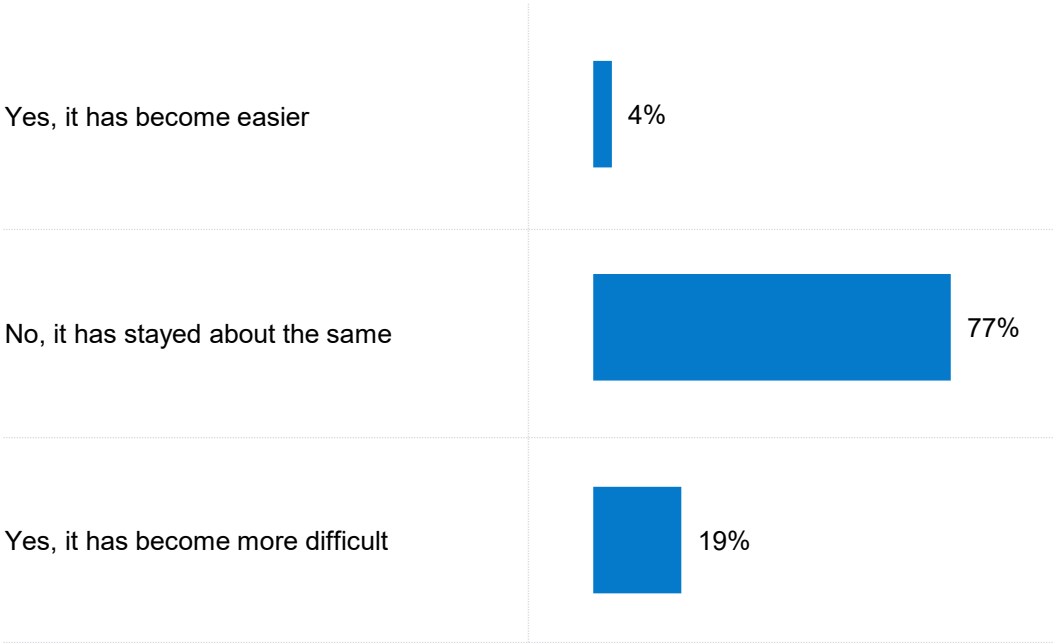
Higher knowledge topics (50%+)
Moderate knowledge topics (35%-49%)
Lowest knowledge topics (<35%)

On average, respondents answered correctly to 8 out of 15 true-or-false statements.



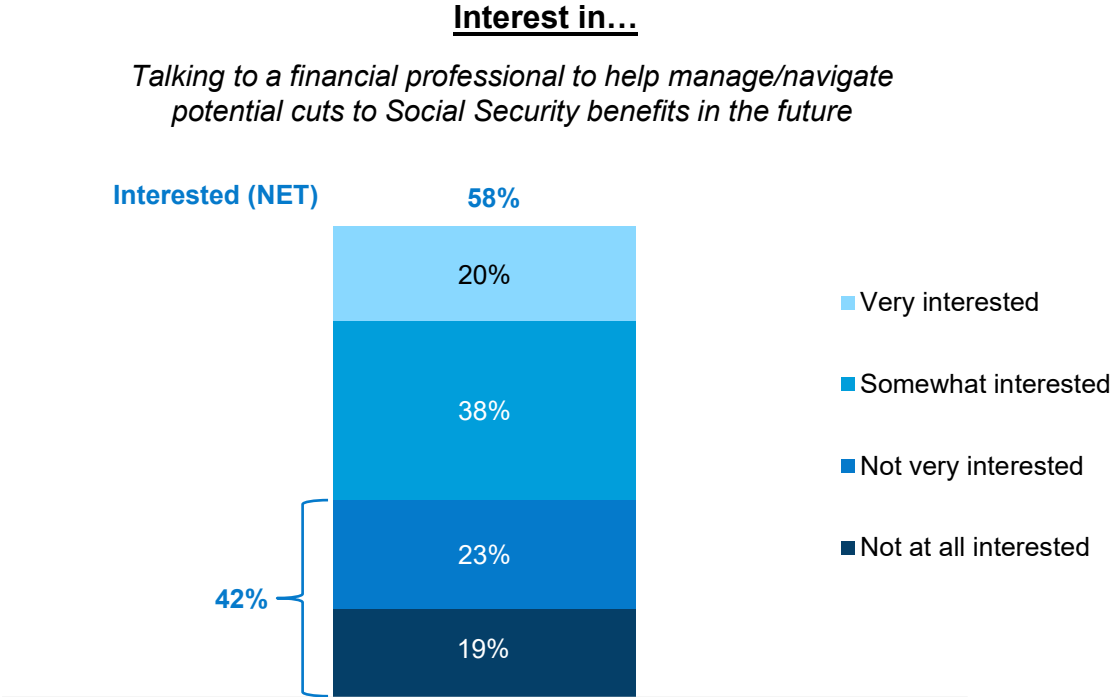
Nearly 1 in 5 current Social Security recipients report that it has become more difficult to access or manage their benefits in 2025

Personally Experienced Changes on How Easy or Difficult To Access/Manage Benefits in 2025
(Among those who are currently receiving SS)





Nearly 3 in 5 U.S. adults are interested in speaking to an FP to help them manage/navigate potential cuts to Social Security benefits in the future



Demographics



Gender



51%	Man
49%	Woman

Age



55	Mean
-----------	------

Race



65%	White
11%	Black / African American
14%	Hispanic
7%	Asian (NET)
<.5%	American Indian or Alaska Native
2%	More than one race
<.5%	Some other race

Household Income



47%	Less than \$100,000
11%	\$100,000 to \$124,999
10%	\$125,000 to \$149,999
11%	\$150,000 to \$199,999
9%	\$200,000 to \$249,999
9%	\$250,000 or more

Education



6%	Less than high school (NET)
52%	High school to less than 4-year college degree (NET)
42%	4-year college degree or more (NET)

Political Affiliation



32%	Republican
34%	Democrat
28%	Independent
2%	Other

Urbanicity



29%	Urban
54%	Suburban
17%	Rural

Employment



59%	Employed (NET)
41%	Not employed (NET)



Region



19%	Northeast
20%	Midwest
38%	South
23%	West

Size of Household



16%	1 HH member
40%	2 HH member
18%	3 HH member
16%	4 HH member
10%	5+ HH member

Marital Status



18%	Never married
61%	Married / living with a partner (NET)
21%	Divorced / separated / widowed (NET)

Role in Financial Decision Making



53%	Sole participant
41%	At least equal partner
4%	Limited input
2%	No input



Disclaimers

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