



## 52% of Non-Retired Americans Expect to Rely on Social Security to Pay Necessary Expenses

*Over three-quarters of U.S. adults are concerned they won't be paid promised Social Security benefits in retirement*

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NEW YORK - October 22, 2025 - About half (52%) of non-retired U.S. adults say they expect to be reliant on Social Security benefits to pay for necessary expenses once they retire, yet 76% are concerned that their promised benefits will not be paid upon retirement age, according to a new Bankrate survey. Click here for more information:

<https://www.bankrate.com/retirement/retirement-savings-report/>

Nearly three in 10 (28%) non-retired U.S. adults expect to be “very” reliant on Social Security benefits once they retire. Those closest to retirement age are more likely to say they expect to be reliant on Social Security benefits. About 7 in 10 (72%) non-retired baby boomers (ages 61-79) and 61% of non-retired Gen Xers (ages 45-60) say they expect to be reliant on Social Security benefits, along with 45% of millennials (ages 29-44) and 37% of Gen Zers (ages 18-28).

Notably, among Republicans and Democrats, more than half of members of both parties say they expect to be reliant on Social Security benefits upon retirement (56% and 55%, respectively).

On the other hand, one-third of non-retired U.S. adults (33%) say they do not expect to rely on Social Security upon retirement, including 17% who say they will be “not at all” reliant. Those expecting not to be reliant on Social Security in retirement include 39% of millennials, 36% of Gen Zers, 29% of Gen Xers and 23% of baby boomers.

As for those who are currently retired, nearly 4 in 5 (78%) say they are reliant on Social Security benefits to pay for necessary expenses, including 56% who say they are “very” reliant. Just 19% of currently retired Americans say they are not reliant on Social Security, including 9% who say they are “not very” reliant and 10% who say they are “not at all” reliant.

“With each year that elected officials fail to address Social Security’s funding shortfall, the options for solutions narrow, increasing the likelihood of more difficult choices ahead,” said Bankrate Senior Economic Analyst Mark Hamrick. “Fortunately, we do possess control over our own personal financial decisions and planning. Prioritizing and actively managing [retirement](#) savings is essential. This is one way of ensuring that financial security doesn’t rely solely on uncertain policy outcomes. Proactive steps today can reduce future financial stress, helping secure a comfortable retirement despite a range of uncertainties.”

When asked about the projected depletion of the main Social Security trust fund by 2033, more than three-quarters of both non-retired (76%) and retired (80%) U.S. adults say they are concerned that promised benefits will not be paid to them in retirement if the fund runs out.

About half of both non-retired and retired adults say they are “very” concerned (50% and 51%, respectively). Conversely, 14% of non-retired adults and 18% of retired adults say they are not concerned.

As for those who are not retired, over 4 in 5 baby boomers (85%) and Gen Xers (84%) say they are concerned about not receiving their Social Security benefits upon retirement age if the fund runs out, along with 75% of Millennials and 62% of Gen Zers. Notably, more than half of both non-retired Gen Xers (61%) and baby boomers (57%) are “very” concerned they will not receive these benefits.

“Given ongoing economic uncertainty and inflation pressures, Americans can safeguard their financial futures by retirement planning and saving,” Hamrick added. “The road to success includes consistently contributing maximum allowable amounts to employer-sponsored 401(k) plans and Individual Retirement Accounts (IRAs). That includes taking full advantage of employer matching contributions. Why leave money on the table?”

### **Methodology:**

This survey has been conducted using an online interview administered to members of the YouGov Plc panel of individuals who have agreed to take part in surveys. All figures, unless otherwise stated, are from YouGov Plc. The total sample size was 2,466 U.S. adults, including 457 retired adults and 2,009 non-retired adults. Fieldwork was undertaken between September 15-17, 2025. The survey was carried out online and meets rigorous quality standards. It gathered a non-probability-based sample and employed demographic quotas and weights to better align the survey sample with the broader U.S. population.

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