

# How Social Security Works: A Guide to Social Security Benefits



If you've held a 9-5 job, you've likely heard of social security. This federal program serves as a sort-of savings account that older Americans can tap into to provide income for their retirement. While most people associate social security with retirement benefits, it also provides disability benefits and support for family members who lose a spouse or parent.

Statistics show about 180 million people worked and paid social security taxes and about 65 million people received monthly benefits as of June 2020. Most of the beneficiaries, about 49 million people, are current retirees, according to the [Social Security Administration](#).

To better understand what social security benefits are, how the federal government calculates them, and what you can financially expect to get later on in life, this guide should provide answers to commonly asked questions. Click on this link to view: [Guide to Social Security](#)

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