Who Receives Benefits

- **Retirement benefits:** The largest group of beneficiaries in Minnesota are its 807,380 retired workers, who account for 75.5 percent of all Social Security beneficiaries in the state.¹
- **Disability benefits:** Minnesota has 116,968 residents who receive Social Security disability income, representing 10.9 percent of the state’s Social Security beneficiaries.²
- **Spousal and survivor benefits:** In Minnesota, 87,974 spouses, former spouses, widows, widowers, and parents of deceased beneficiaries³ account for 8.2 percent of the state’s Social Security beneficiaries. An additional 57,591 children, representing 5.4 percent of the state’s Social Security beneficiaries, receive benefits.⁴

Impact

- **Economic engine.** Annual Social Security benefits to Minnesotans pump at least $18.9 billion into the state economy, with $15 billion paid annually to those receiving retirement benefits and their eligible family members, $1.9 billion via survivors benefits, and an additional $2 billion paid through the disability program.⁶ Recipients buy goods and services with their Social Security benefits, increasing business sales—which help not only the companies making those sales but also the firms that supply them. The result is more jobs and income to businesses and workers in Minnesota.
- **Reduced poverty.** Social Security lifted 226,000 Minnesotans 65 or older out of poverty from 2018 through 2020. In fact, 29.6 percent of the state’s residents in this age group would be in poverty but for Social Security benefits; that number falls to 5.3 percent when Social Security income is included. Nationally, the program lifted 16.1 million people 65 and older out of poverty, reducing the proportion below the poverty line from 37.8 percent to 9 percent.⁷
Average Benefits

- **Retirement benefits**: In Minnesota, the average Social Security retired worker benefit is $1,617 per month (about $19,400 annually). The national average monthly retirement benefit is $1,544.8

- **Disability benefits**: In Minnesota, the average Social Security disabled worker benefit is $1,270 per month (about $15,200 annually). The national average monthly disabled worker benefit is $1,277.9

Reliance

- **At least half of income.** 339,252 Minnesota residents, or 37 percent of individuals 65 and older, live in families that rely on the program for at least half of their income.

- **More than 90% of income.** 131,551 Minnesota residents, or 14 percent of individuals 65 and older, live in families that rely on the program for at least 90 percent of their income.

- **Black individuals rely more on Social Security income.** Overall, 25 percent of Black Minnesota residents 65 and older live in families that rely on Social for at least 90 percent of their income as compared with 14 percent of white residents.