

**By Laurie Jones**

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If you're a young worker, retirement probably seems like a lifetime away. In fact, you may wonder if your contributions to Social Security, deducted from your paycheck, actually cover you for anything right now. The answer is yes, they do. And the time to learn about Social Security and what it can do for you is now.

By working in a job covered by Social Security, you are earning disability and survivor insurance protection. For example, a worker under age 24 paying Social Security taxes for as little as one and a half years may be insured for disability and survivors benefits.

If you're like most workers, you probably don't have private long-term disability insurance. But you do have disability protection through Social Security, which provides coverage to you and your family if you become disabled.

About one in four of today's 20-year-olds will become disabled before reaching age 67—so it could happen to you. The average disability benefit paid in 2012 to a worker with a spouse and two children is \$1,892 a month.

Social Security also provides valuable survivors benefits. It is a sad truth that about one in eight young Americans can expect to die before reaching age 67. Social Security's survivors insurance pays an average monthly benefit in 2012 of \$2,543 for a spouse and two children of a young worker with average wages who dies.

Social Security provides you and your family with protection now. But it's good to think ahead to retirement, too.

Young workers, spring into action and learn more about your own retirement! A good way to start is by checking out the Retirement Estimator at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator). Using this online tool, you can get an instant, personalized estimate of your own future benefits.