



Fact Sheet

SOCIAL SECURITY

Social Security Is Important to African Americans

Social Security is neutral with respect to race or ethnicity – individuals with identical earnings histories are treated the same in terms of benefits. This Fact Sheet is provided by the Social Security Administration to highlight how African Americans benefit from the Social Security program and how certain demographic characteristics of African Americans compare with the entire population.

- The Social Security system is progressive in that lower-wage earners receive a higher percentage benefit than higher-wage earners do. The system returns a greater percentage of pre-retirement earnings to a lower-wage worker than to a higher-wage worker. African Americans who are low-wage workers receive back more benefits in relation to past earnings than do high-wage earners.
- In 2012, the median earnings of working-age African Americans who worked full-time, year round were about \$35,000, compared to \$42,500 for all working-age people.
- In 2012, the average annual Social Security income received by African American men 65 years and older was \$14,514, compared to \$11,974 for African American women.
- In 2012, among African Americans receiving Social Security, 31 percent of elderly married couples and 53 percent of unmarried elderly persons relied on Social Security for 90 percent or more of their income.
- African Americans have lower life expectancies than other races at age 65.
- African Americans receiving benefits are helped by Social Security's cost-of-living protection, which guarantees a benefit that is annually adjusted for inflation.
- The African American population in the U.S. is expected to grow. Today, about 13.1 percent of the population is African American. This proportion is expected to grow to 14.4 percent by 2050.

Our website at www.socialsecurity.gov/africanamericans contains more information of interest to African Americans.

This fact sheet is designed to provide general information and does not apply to all individuals within the African American population.