

Fact Sheet SOCIAL SECURITY

Social Security Is Important to American Indians and Alaska Natives

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 American Indians and Alaska Natives benefit from the Social Security program and how certain demographic characteristics of American Indians and Alaska Natives 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.
 American Indians who are low-wage workers receive back more benefits in relation to
 past earnings than do high-wage earners.
 - o In 2012, the median earnings of working-age American Indians who worked full-time year-round were about \$32,000 compared to \$42,500 for all working-age people.
- American Indians tend to have lower life expectancies at age 65 than the majority of the population.
- American Indians benefit from the guaranteed benefit that is annually adjusted for inflation.
- In 2012, the average annual Social Security income received by American Indian men 65 years and older was \$16,729 and for women it was \$10,759.
- Today, American Indians and Alaska natives make up about 1.2 percent of the U.S. population. This proportion is expected to grow to 1.5 percent by 2050.

Our website at www.socialsecurity.gov/aian contains more information of interest to American Indians and Alaska Natives.

This fact sheet is designed to provide general information and may not apply to all individuals within each segment of the American Indian and Alaska Natives populations.