



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.
 - In 2017, the median earnings of working-age American Indians and Alaska natives who worked full-time year-round were about \$36,000 compared to \$48,000 for all working-age people.
- According to the Census Bureau, American Indians and Alaska natives tend to have lower life expectancies than the majority of the population.
- American Indians and Alaska natives receiving benefits are helped by Social Security's [cost-of-living protection](#) which guarantees a benefit that is annually adjusted for inflation.
 - In 2017, the average annual Social Security income received by American Indian and Alaska native men 65 years and older was \$15,213 and for women it was \$12,688.
- Today, American Indians and Alaska natives make up about 1.3 percent of the U.S. population. This proportion is expected to grow to 1.4 percent in 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.

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