Social Security Is Important to Asian Americans, Native Hawaiians, and Other Pacific Islanders

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 Asian Americans benefit from the Social Security program and how certain demographic characteristics of Asian Americans compare with the entire population.

- According to the Centers for Disease Control and Prevention (CDC), Asian Americans, Native Hawaiians and other Pacific Islanders tend to have higher life expectancies at age 65 than the majority of the population.

- Asian Americans, Native Hawaiians, and other Pacific Islanders benefit from the guaranteed benefit that is annually adjusted for inflation. With longer life expectancies, Asian Americans, Native Hawaiians, and other Pacific Islanders will live more years in retirement and benefit from Social Security’s cost-of-living protections.

- In 2021, the median earnings of Asian Americans, Native Hawaiians, and other Pacific Islanders aged 15–64 who worked full-time for 50 weeks or more were $72,000 compared to $54,000 for all races.
  - Among Asian American, Native Hawaiian, and other Pacific Islander workers aged 15–64 who worked full-time for 50 weeks or more, men’s median earnings were $80,000 compared to $62,000 for women.

- In 2021, the average annual Social Security income received by Asian American, Native Hawaiian, and other Pacific Islander men 65 years and older was $15,760, compared to $12,716 for women.

- The population of Asian Americans, Native Hawaiians, and other Pacific Islanders in the U.S. is expected to grow. Today, about 6.6 percent of the population is Asian American, Native Hawaiian, and/or other Pacific Islander. This proportion is expected to grow to 7.1 percent by 2030 and to 9.4 percent by 2060.
This fact sheet is designed to provide general information and may not apply to all individuals within each segment of the Asian American, Native Hawaiian, and other Pacific Islander population.

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