



Fact Sheet

SOCIAL SECURITY

Social Security Is Important to Asian Americans and 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.

- Asian Americans and Pacific Islanders benefit from the guaranteed benefit that is annually adjusted for inflation. With longer life expectancies, elderly Asian Americans and Pacific Islanders will live more years in retirement and benefit from Social Security's [cost-of-living protections](#).
 - In 2016, the median earnings of working-age Asian Americans and Pacific Islanders who worked full-time, year round were about \$55,000 compared to \$46,000 for all working-age people.
 - According to the Census Bureau, Asian Americans and Pacific Islanders tend to have higher life expectancies than the majority of the population.
- In 2016, the average annual Social Security income received by Asian American and Pacific Islander men 65 years and older was \$16,885 and for women it was \$12,809.
- In 2016, among Asian Americans and Pacific Islanders receiving Social Security, 26 percent of elderly married couples and 50 percent of elderly unmarried persons relied on Social Security for 90 percent or more of their income.
- The Asian American and Pacific Islander population in the U.S. is expected to grow. Today, about 6 percent of the population is Asian American and Pacific Islander. This proportion is expected to grow to about 8.7 percent by 2050.

This fact sheet is designed to provide general information and may not apply to all individuals within each segment of the Asian American and Pacific Islander populations.

August 2018