



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.

Out of 37.8 million beneficiaries aged 65 and older in 2014, 3.3 million (or 8.7 percent) were African Americans.¹

- 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 2014, the median earnings of working-age African Americans who worked full-time, year round were about \$36,000, compared to \$44,000 for all working-age people.²
- In 2014, the average annual Social Security income received by African American men 65 years and older was \$14,672, compared to \$12,640 for African American women.³
- In 2014, among African Americans receiving Social Security, 30 percent of elderly married couples and 50 percent of unmarried elderly persons relied on Social Security for 90 percent or more of their income.⁴
- According to the Census Bureau, African Americans have lower life expectancies than other races at age 65.⁵
- 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 13.3 percent of the population is of African American origin.⁶ This proportion is expected to grow to 14.1 (14.06) percent by 2050.⁷

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

¹ Calculations are based on the U.S. Census Bureau, public-use March 2015 Current Population Survey (CPS) (income year 2014), and are subject to nonsampling error (such as respondent error in reporting characteristics and amount and type of income). These are all Social Security beneficiaries aged 65 or older in March 2015. Because more than one race can be reported in the CPS, the African American group includes individuals who identify themselves as that race alone or in combination with one or more races.

² Calculations based on the U.S. Census Bureau, public-use March 2015 Current Population Survey (CPS) (income year 2014), using a single-race definition and are subject to nonsampling error (such as respondent error in reporting characteristics and amount and type of income).

³ Ibid.

⁴ Ibid.

⁵ U.S. Census Bureau. Methodology and Assumptions for the 2014 National Projections. Table 2. Life Expectancy at Birth and Age 65 by Sex, Race and Hispanic Origin: 2014 to 2060. Note: Use life expectancy at age 65 for Non-Hispanic Black and AIAN for year 2014. See under Male and Female. page 19. December 2014. Access at: <https://www.census.gov/population/projections/files/methodology/methodstatement14.pdf>

⁶ U.S. Census Bureau, State and County QuickFacts, People QuickFacts Access at: <http://www.census.gov/quickfacts/table/PST045215/00>

⁷ U.S. Census Bureau, 2014 National Population Projections: Summary Tables. Table 11. Middle Series. Percent Distribution of the Projected Population by Hispanic Origin and Race for the United States: 2015 to 2060. (NP2014-T11). Uses one race under total population in 2050. Access at: <http://www.census.gov/population/projections/data/national/2014/summarytables.html>