



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.

Out of 37.8 million beneficiaries aged 65 and older in 2014, 480,000 (or 1.3 percent) were American Indian and Alaska Natives.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. American Indians 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 American Indians who worked full-time year-round were about \$34,000 compared to \$44,000 for all working-age people.²
- According to the Census Bureau, American Indians tend to have lower life expectancies at age 65 than the majority of the population.³
- American Indians receiving benefits are helped by Social Security's [cost-of-living protection](#) which guarantees a benefit that is annually adjusted for inflation.
 - In 2014, the average annual Social Security income received by American Indian men 65 years and older was \$17,043 and for women it was \$12,698.⁴
- [Today](#), American Indians and Alaska natives make up about 1.2 percent of the U.S. population.⁵ This proportion is expected to grow to 1.4 (1.35%) percent in 2050.⁶

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.

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 2016. Because more than one race can be reported in the CPS, the American Indian and Alaska Native group includes individuals who identify themselves as that race alone or in combination with one or more races.

² 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).

³ 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>

⁴ 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).

⁵ U.S. Census Bureau, State and County QuickFacts, People QuickFacts Access at: <http://www.census.gov/quickfacts/table/PST045215/00>

⁶ U.S. Census Bureau, 2014 National Population Projections: Summary Tables. Table 11. Percent Distribution of the Projected Population by Hispanic Origin and Race for the United States: 2015 to 2060. (NP2012-T6). Uses one race under total population in 2050. Access at: <http://www.census.gov/population/projections/data/national/2014/summarytables.html>