Check Out the Facts About African Americans and Social Security

With so much information swirling around about Social Security, it’s not surprising that many young people get confused about what it all means for them, their families and their communities. This is especially true when it comes to the facts about Social Security and African Americans. A lack of information or bad information can put you on a track to nowhere. So, it’s time to stop relying on television sound bytes and start seeking reliable sources to give you the real deal.

All Social Security Benefits Are Important for African Americans

Social Security’s comprehensive family benefits are really important for African Americans. From cradle to grave, Social Security provides vital income support to black families who face the challenges of death, disability, or retirement. Because a significant number of African Americans come from disadvantaged backgrounds—including poverty, poor health, high unemployment, low skills and low education—their lives are vastly different from those of whites. These differences are reflected in how African Americans use Social Security.

Blacks Use Survivor and Disability Benefits More than Whites

Social Security’s disability insurance benefits are critical for African Americans who are nearly 13 percent of the population but 17 percent of all Social Security disability recipients.1 The average monthly benefit for black disabled men is $1061 and $912 for black disabled women.2

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1 Social Security Administration, Annual Statistical Supplement 2009, Table 5.A1
2 Social Security Administration, Annual Statistical Supplement 2009, Table 5.A6
African American Children are More Likely Than White Children to Receive Social Security Benefits

Because African Americans are more likely than whites to become disabled or die before retirement, Social Security benefits are a critical source of financial support for their children, who make up 15 percent of all U.S. children age 19 and under and account for 19 percent of all children receiving Social Security. Compared to white children, African American children are more likely to be Social Security beneficiaries. Those who receive benefits constitute a larger proportion of all black children compared to the proportion of all white children who are beneficiaries.

In addition, black children represent a higher proportion of all African Americans receiving benefits, compared to the proportion of all white beneficiaries who are children.

Social Security Benefits are Important for Black Seniors

Because African Americans are less likely to receive private pensions, have 401(k) plans or have substantial savings, Social Security benefits are critical for the livelihood of black senior citizens:

- Among older African Americans more than 43 percent of total income comes from Social Security benefits.  
- Social Security is the only source of income for 40 percent of African American beneficiaries 65 and older, compared to 22 percent of all Americans.

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4 Social Security Administration, *Income of the Population 55 or Older, 2006*, Table 10.4.
African American women over age 65 rely on Social Security for about 54 percent of their income on average.\(^6\)

**Social Security Helps African Americans**

Overall, Social Security’s reliable benefits are a value for African American families. The program’s progressive benefits provide a significant income boost to lower earning African Americans, and its steady, inflation-adjusted benefits are important for keeping families out of poverty when faced with circumstances such as disability, death or retiring without any other form of income support. When looking at African Americans’ overall use of Social Security, a 2003 GAO study found that blacks receive a *higher rate of return*—receiving more in benefits than what is paid in payroll taxes—than whites, due to their heavier reliance on the full range of benefits offered by Social Security.\(^7\)

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\(^6\) Social Security Administration, *Income of the Population 55 or Older, 2006*, Table 8.B5

\(^7\) General Accounting Office (GAO-03-387), April 2003.