

Written by A. Barry Rand

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In these days of high unemployment and growing financial insecurity, the last thing African-American families need is a serious threat to the only guaranteed, lifelong source of income the majority of our families count on. It took too many years and too much blood, sweat, and tears for African-American families to secure a place among America’s middle class. I’m talking about the current threat to one of the most successful programs in U.S. history – Social Security. Social Security is much more important to African Americans than many realize.

Social Security has become a prime target of many in Congress for cuts to pay the nation’s bills. Today, serious cuts in Social Security benefits are being considered by the so-called congressional “Super Committee.” These are benefits that African Americans have earned through a lifetime of hard work.

The “debt-ceiling” bill Congress passed in August charged 12 Members of Congress with recommending additional measures to help reduce the federal deficit. They are due to report recommendations for further budget cuts to the full Congress next month.

There are those who speak of Social Security benefits as if they are something you don’t deserve. You are not entitled to Social Security benefits simply by turning age 65. Nor are Social Security benefits some sort of “handout.” You’ve earned your Social Security benefits. They are based on a lifetime of payroll contributions from your years of work.

□□□ “Social Security is Vital for African-American Families”

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We must never let our elected leaders forget the beneficial impact Social Security has had on the quality of life for African Americans, beginning with reduced poverty and better health. And most importantly, we must make sure they recognize the vital role of Social Security in building and sustaining the African- American middle class.

According to a report by the Joint Center for Political and Economic Studies commissioned by AARP earlier this year, Social Security benefits are the only source of income for two out of five African-American retiree households that receive benefits.

According to the Social Security Administration, more than half of unmarried African-American Social Security beneficiaries and nearly one of every three married couples rely on Social Security for 90 percent or more of their retirement income. In short, Social Security is all that stands between millions of African Americans and poverty in old age. And the vast majority of middle-income African Americans count Social Security as their largest source of income in retirement.

Social Security also provides valuable survivors' and disability benefits. African Americans are more likely to receive both survivor benefits and disability benefits than white workers, and these benefits are a significant source of income for African-American families. A study by the National Urban League Institute for Opportunity and Equality found that African-American children are almost four times more likely to be lifted out of poverty by Social Security benefits than white children.

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The Rev. Martin Luther King, Jr., once said: “Our lives begin to end the day we become silent about things that matter.”

We cannot afford to be silent about protecting our Social Security benefits. By speaking out, we can help preserve earned Social Security benefits for African Americans for generations to come.{jcomments on}