

JUSTICE IN AGING

FIGHTING SENIOR POVERTY THROUGH LAW

ISSUE BRIEF

Supporting Tribal Elders Through Social Security

SEPTEMBER 2024

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Justice in Aging is releasing a series of two issue briefs to ensure advocates are aware of the services available to American Indian and Alaska Native older adults and the unique challenges they may face. This first issue brief in the series discusses the benefits available to tribal elders through the Social Security Administration, the unique rules that may apply to tribal communities, and the barriers and cultural factors that advocates should be aware of when supporting tribal elders in accessing these benefits.

INTRODUCTION

There are over nine million American Indian and Alaska Native (AIAN) people in the United States, ranging across 574 federally recognized tribes and 324 federally recognized reservations.¹ In addition, there are an estimated 680,000 Native Hawaiians² and members of over 200 non-federally recognized tribes.³ AIAN populations experience the highest rate of poverty compared to any other population in the U.S.⁴ Despite the dearth of data on economic security for AIAN populations, some sources estimate that AIAN populations hold less than 10% of the average wealth of the U.S. population and have substantially lower income rates than white Americans.⁵

While AIAN populations access aging and legal services in every state—with the highest concentrations residing in Oklahoma, Alaska, Arizona, California, and New Mexico⁶—they face many barriers in accessing economic security resources. In particular, the approximately one million tribal elders⁷ across the country experience inequities related to transportation and technology barriers, and the compounding effects of wealth inequities over a lifespan. These inequities are rooted in centuries of oppression—ranging from violent land

UNDERSTANDING ECONOMIC VALUES IN NATIVE CULTURES

Collective Values. Many Indigenous cultures have traditionally held a different definition and perspective on economic security than Western cultures. The primary value for many AIAN communities is supporting the community's health, social relationships, and connection to its culture—wealth may be seen as a steward to support these values, as opposed to being a standalone goal.¹⁴ However, centuries of displacement, genocide, and systemic economic exclusion have created vast wealth inequities for AIAN communities. While tribal organizations may be working to decolonize wealth structures and reclaim land and resource ownership, individual tribal elders still need financial support to age with dignity.

Intergenerational Focus. The principle of making the world a better place for future generations is an essential part of many tribes' cultures.¹⁵ This value may especially resonate with AIAN individuals who were impacted by the U.S. government's harmful Indian child welfare policies, which displaced AIAN children from their communities, stripped them of cultural beliefs, traditions, and languages, and perpetuated violence against tribal children.¹⁶

Financial Decisions. Many tribal cultures center communal living and values that reflect collective responsibility and contribution.¹⁷ Native families may hold values—such as multi-generational living, women as earners,¹⁸ and caring for one's immediate and extended families—which may be reflected in their financial decisions. A tribal elder, for example, may be financially responsible for their grandchildren or may prioritize helping family or community members in need.¹⁹

Native communities have historically been excluded from financial institutions and continue to face barriers in accessing economic security, including limited access to financial literacy resources. Tribal elders may make decisions in response to "financial distress," such as excessively underspending or avoiding looking at bills or accounts.²⁰ Similarly, Indigenous communities have a long history of oppression by law enforcement and criminal legal systems, and as a result, tribal elders may be hesitant to report financial exploitation or fraud or use banking tools.²¹

displacement in the 1600-1700s to forced relocation, genocide, and inequitable land resettlement efforts in the 1800s and beyond.⁸ These inequities persist today due to lands being held in trust by the U.S. government, practices that effectively negate tribal sovereignty, and the ongoing mistrust of the U.S. government and institutions.⁹

Tribal elders experience poverty at double the rate of all older Americans.¹⁰ These wealth inequities may be even greater for tribal elders living in rural communities¹¹ and for older Native women.¹² The economic security of tribal elders may be further impacted by factors such as kinship care and the high cost of living on reservations.¹³ Aging service providers and advocates can support tribal elders in their communities to meet their economic needs by understanding Social Security benefits and the specific rules impacting AIAN populations, as well as implementing culturally appropriate and responsive practices.

SOCIAL SECURITY PROGRAMS

Advocates who work with tribes may benefit from more information about Social Security Administration (SSA) benefits, and advocates who work with SSA benefits may benefit from knowing specific rules for members of federally recognized tribes. SSA is the federal agency that oversees the nation's social insurance programs, including retirement benefits, disability benefits, and survivors benefits, as well as Supplemental Security Income (SSI).

Older adults may be able to access cash benefits from these programs. Over 50 million older adults age 65 and over receive Social Security benefits,²² and these benefits range from an average of \$1,707 per month for Social Security retirement benefits²³ to a maximum of \$943 per month for Supplemental Security Income benefits.²⁴ Tribal elders, however, receive less Social Security retirement benefits than their Black and white

BARRIERS AND SUPPORTS

Distance and Transportation. Tribal lands—including American Indian reservations, Alaska Native villages, and Pueblos—are predominantly rural. By some estimates, over 60% of AIAN populations live on or near their tribal lands, and the majority live in rural cities or “small towns.”³³ Distance and lack of transportation options can be a major barrier to tribal elders’ economic security. For example, the average distance to a bank from a Native American reservation is 12 miles³⁴ and some live over 100 miles away from the nearest Social Security field office.³⁵ Combined with poor road conditions in rural areas and tribal lands,³⁶ functional limitations associated with aging (e.g., poor eyesight), and cost associated with driving long distances, tribal elders face tremendous barriers in accessing in-person services related to their Social Security benefits.

Digital Divide. Some tribal elders may feel further excluded from accessing essential institutions—such as banks and the Social Security Administration—as those institutions often require the use of online tools. For example, tribal elders have inequitable access to broadband in certain locations, face barriers to acquiring costly electronic devices, or may be unfamiliar with those electronic devices or online tools. This barrier can hinder tribal elders’ ability to view notices or updates communicated online, download or upload necessary documents, and access online support staff.

Forms and Notices. Complicated forms and notices—such as the use of jargon or terms of art, advanced English composition, or even the legibility of fonts—can create significant barriers for all people, including tribal elders in accessing necessary information about Social Security or other financial resources. Advocates and government agencies can support tribal elders by using plain language English in their communications, use large sized and easy-to-read fonts, and clearly communicate the availability of translation services.

counterparts.²⁵ Social Security provides critical benefits that lift older adults 65 and older across the country above the federal poverty line.²⁶

Social Security Retirement & Survivors Benefits

Retirement benefits are available to individuals age 62 and over who earned at least 40 quarters’ worth of eligible work history—i.e., work in which the worker paid Social Security taxes—or whose current or former spouse has an eligible work history.²⁷ Individuals can also access survivors benefits if they are the spouse, ex-spouse, minor child, or disabled adult child of a deceased individual who had a sufficient work history during their lifetime.²⁸

Social Security Disability

Disability benefits are available to individuals who meet SSA’s definition of disability or are blind and have an eligible work history, which for most individuals requires working for at least five of the previous ten years.²⁹ AIAN populations face significant health inequities, both in terms of high rates of certain illnesses and in accessing quality care to prevent, diagnose, and treat illnesses. Relatedly, AIAN populations have a significantly lower life span compared to the general U.S. population.³⁰ Social Security Disability benefits can be an important source of economic security for tribal elders below retirement age.

Supplemental Security Income

Supplemental Security Income (SSI) benefits are available to individuals with a disability, blindness, or aged 65 or higher, and whose income and assets are below the limits set by the Social Security Administration.³¹ The combination of health and wealth inequities that tribal elders experience makes SSI a critical support. While tribal elders must report all the income and assets they have (such as Indian Trusts and payments from tribal programs), certain income and assets that tribal elders may have are excluded from the limits.³² For more information about SSI exclusions, see the Tribal Benefits Coordinator Guide.

BARRIERS AND SUPPORTS CONT.

Local Connections. Advocates who are not members of tribes may have difficulty building connections with relevant tribal organizations or community members with standing. Building community partnerships—such as with tribal health clinics and tribal social services programs—is a valuable tool in building meaningful connections and credibility within tribal communities. Furthermore, building trustworthy and genuine partnerships requires non-tribal advocates to demonstrate their commitment through persistent and regular contact with tribal partners.³⁷

RESOURCES

- Social Security Administration [Office of Native American Partnerships](#) (ONAP)
- Social Security Administration: [Tribal Benefits Coordinator Guide](#)
- National Indian Council on Aging: [Social Security Creates New Office Exclusively for Native Americans](#)
- Consumer Financial Protection Bureau: [Focus on Native Communities](#)
- Justice in Aging: [Technical Assistance and Resources](#)

ENDNOTES

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