

CCA – Social Protection

Sectoral coverage

The Social Protection sector covers: *The provision of economic (monetary) transfers to individual persons and to households and the provision of goods and services that are made available on a “collective” basis.* Typically, governments provide for these transfers, goods, and services. However, in the case of this Long-Term Strategic Plan (LTSP), Social Protection is expected to be provided by Black Americans for Black Americans through our familial arrangements and in our communally independent, self-sufficient, self-determined, and distributed areas of influence.

Social Protection is provided when needs arise from: (1) Sickness; (2) disability; (3) old age; (4) survivorship (5) family and children needs (poverty); (6) unemployment; (7) housing; and (8) social exclusion.

It is important to emphasize three points when establishing a framework for Social Protection.

1. Analysis of the eight Social Protection categories reveals transparently how the US Governmental and economic systems evolved to create needs for goods and services outside of family and communal infrastructures, which made Black and other Americans increasingly dependent on the government. These governmental requirements resulted in the imposition of continuously rising excise, income, property, sales, and use taxes. Most importantly, the production of these goods and services mainly created high-quality jobs for non-Black Americans and poor-quality jobs for Black Americans.
2. During initial stages of Black America’s efforts to achieve self-determination, a separate Black American governmental structure may not exist through which Social Protection can be provided. Therefore, our drive toward self-determination should in no way prohibit Black Americans from continuing to receive Social Protection from the previously existing governmental structure (US Federal and State and Local Governments). This link to the government can be severed completely after we build up our areas of influence and our capacity to operate self-sufficiently.
3. Our Black American self-determined and distributed areas of influence will be based on, and guided by, Afrocentric principles and practices. Two very important such principles partly comprise the Nguzo Saba (seven principles): (i) Umoja; and (ii) Ujima. Umoja (unity) must span familial, communal, and generational aspects of our areas of influence. In other words, our areas of influence should reflect vibrant and intense unity from the family outward to the community and upward/downward across generations. Ujima (collective works and responsibility) signals that we must build our areas of influence together with the intent of generating success (as we define it) for all. Given this approach, we exhibit a willingness to make others’ problems our own and we can generously expect others to make our problems their own.

Simply put, this just-described framework enables us to imagine Black Americans on the path to self-determination willingly working in unity, with genuine charity (giving not necessarily what is wanted but what is needed), and with diligence to provide goods and services for every young or

old man, woman, and child—especially those who are in need and have little-to-no-capacity to contribute to productive efforts.

A key “Welfare Economics” principle that should be adhered to is that the entire society is no better off than the worse-off persons. Adhering to this principle, we seek to improve life outcomes for the “least of these” first, knowing that that will translate to better outcomes for us all. Otherwise, those who do not have may relieve those who have of what they think they possess.

This Social Protection Common Country Analysis (CCA) suggests strategic actions that ensure fulfillment of the following 100-year goal while helping to ensure successful achievement of the LTSP’s overarching, 100-year goal:

Black Americans residing in distributed and self-determined areas of influence across the US indicate through quality of life (well-being) assessments that they experience the best possible provision of Social Protection. Also, existing plans for providing future Social Protection are sufficient to sustain a superb quality of life.

Status of the Black America’s social benefits

In relative terms (relative to certain US racial and ethnic groups), Black America’s profile (economic, housing, health, and education (see the related CCAs in this LTSP)) infers significant need. When individual Black Americans are unable to exert efforts to fulfill these needs, then it is incumbent upon all of us in our areas of influence who are positioned to exert efforts to elevate our efforts to fulfill these needs. A fundamental and logical question is: How much need exists? The answer to the question is complex because, in some cases, needs are not now being met, and in other cases, needs are being met superfluously. Consequently, it is practically impossible to estimate or measure precisely the “value or amount” of our need. We will, however, venture a proxy measure of Black America’s need with respect to Social Protection by adopting what might be considered a robust measure of US Social Protection (in this case, they are called Social Benefits) that is prepared by the US Department of Commerce’s Bureau of Economic Analysis (BEA) as part its estimates of US Government Receipts and Expenditures. We will take BEA’s estimate of Social Benefits and then make a logical assumption: That Black America receives a “representative” (13.6 percent) share of total spending on Social Benefits (See Table 18, next page).

Table 18 reveals that for 2021 (the most recently available statistics), total US expenditures (Federal, State, and Local Governments) on Social Benefits to persons was about \$4.6 trillion. Also, if Black America received a representative proportion of those expenditures (Black America Alone comprised 13.6 percent of the US population in 2021 according to the US Census Bureau), then we would have received \$624 billion in Social Benefits (Social Protection) by value. Again, this is not to contend that such a level of expenditure is, or was, sufficient to meet Black America’s Social Protection needs adequately. Rather, it establishes a pseudo floor for *status quo* Black American Social Protection.

Table 18. US Total and Black American Share of Social Benefit Expenditures, 2021
(In billions of dollars)

| Line No. | Social Protection Categories | 2021 US Expenditures | Representative Black American Share |
|----------|-------------------------------|----------------------|-------------------------------------|
| 1 | Sickness | \$1,660 | \$226 |
| 2 | Disability | \$20 | \$3 |
| 3 | Old age | \$1,249 | \$170 |
| 4 | Survivors | \$1 | \$0 |
| 5 | Family and children (Poverty) | \$1,133 | \$154 |
| 6 | Unemployment | \$322 | \$44 |
| 7 | Housing | \$39 | \$5 |
| 8 | Social Exclusion | \$161 | \$22 |
| 9 | TOTAL | \$4,585 | \$624 |

Sources: See endnote 1.¹

In the next section, we discuss each of the eight previously highlighted Social Protection categories and interpret needs in light of this LTSP. While we will not assign dollar values to needs, we will describe how an Afrocentric approach to provision of Social Protection may be more fulfilling than methods currently used in the US economic system.

Sectoral needs and rationale

A priori, the eight Social Protection categories may appear too overwhelming to fulfill for novel and fledgling Black American distributed areas of influence that are seeking to achieve self-sufficiency and self-determination. However, we interpret each category in turn to comprehend the need and what will be required to fulfill it. We will revert often to previously presented CCAs in this LTSP document to emphasize that we embody the solutions to our problems when we think, plan, and work collaboratively, collectively, and in an integrated manner. The evidence is that it is possible to re-engineer our lives using Afrocentric principles to generate favorable Social Protection outcomes for us all.

- **Sickness.**—The need for Social Protection in response to sickness (not healthcare, which is covered in the Health and Wellness CCA) is expected to reduce dramatically as we improve Black America’s health by adopting a “prevent, fortify, and flourish” paradigm to replace the current “diagnose and treat” paradigm. Of course, those who sustain physical injuries due to accidents and unavoidable diseases may exhibit a need for sickness Social Protection. In addition, those who become infirmed in their old age may require certain sickness Social Protection assistance. However, given an overall higher quality of health and wellness for all Black Americans as this LTSP document is implemented means that there should be a reduced need for sickness-related Social Protection as time proceeds. Importantly, as will be discussed below, improved functioning of our economic and social (families and communities) infrastructures will enable many Black Americans to address their sickness-related Social Protection needs using their own economic and social

resources. As already highlighted, until our distributed and self-determined areas of influence reach the just-described conditions, we should not hesitate to continue absorbing sickness Social Protection assistance from US Governments. Nevertheless, as we move through our phased approach toward self-determination, our governance system (see the General Public Services (GPS) CCA) will be assigned responsibility for securing and dispensing sickness Social Protection resources when other means are unavailable.

- **Disability.**—The remarks for sickness Social Protection apply here. However, it is worth noting that “disability” generally has a longer-term connotation than “sickness.” In other words, disability Social Protection may endure a lifetime and may engender a significant burden on available social infrastructure and may, therefore, motivate the need for economic resources from the collective (governance system). Consequently, as the governance system secures Social Protection resources, special care should be given to ensuring that sufficient disability Social Protection resources accrue to meet this need.
- **Old age.**—Black America’s old age Social Protection requirements as a responsibility for the collective will be reduced substantially as we are able to reclaim our traditional Recreation, Religion, and Culture (RRC) and the paramount importance they place on family and community. Our elders become our ancestors, whom we cherish. Therefore, we will abandon the practice of discarding our elders in nursing homes. Rather, elders will be reintegrated into extended family relationships and into our communal social system. At the same time, our economic (Economic Affairs), governance (GPS), and cultural (RRC) systems will bring renewed emphasis, interest, and practices for preparing sufficiently for “golden year” requirements. The fact of the matter is that elderly (retired) Black Americans—more so than any other group—rely on Social Protection monetary transfers from the collective.² Accordingly, until our self-determination efforts reach a critical inflexion point and the above-cited expectations materialize, then Black Americans should continue to rely on old age Social Protection assistance that is available from US Governments.
- **Survivors.**—The loss of a head of household can generate a need for survivors Social Protection. This need is minimized, however, by the stepping up of extended family and communal support. To the extent that the lost head of household was employed by an area of influence firm, then it is expected that the firm will extend a benefit to survivors. On a purely economic resource front, survivors’ insurance (life insurance) serves as a valid hedge against this Social Protection need. It is important to recognize that insurance is a solid Black American business opportunity—a business in which we were prolific prior to the Civil Rights Era and desegregation/integration. Nevertheless, as already noted, it is incumbent upon the governance system (GPS) in our distributed areas of influence to secure and administer resources required to meet survivors’ Social Protection needs when they arise.
- **Family and children needs.**—The need for Social Protection for families and children results from inadequate resources in households to meet living requirements. Inadequate resources, or poverty, is often a complex network of challenges that has linkages in: Education or training gaps; unemployment or underemployment (which will be discussed next); substance abuse; involvement in the criminal justice system; an incomplete family structure (however defined); physical or mental disabilities; health and wellness gaps; homelessness (also to be discussed below); and an absence of extended family and/or

communal support. Consequently, this Social Protection requirement is a “poster child” for leveraging all relevant CCAs presented in this LTSP document (GPS, Education, Economic Affairs, Health and Wellness, Housing and Community Amenities (HCA), and RRC). When properly integrated and focused on families and children who are in poverty, all the aforementioned sectors can bring forward solutions that can be transformative. However, in the end, sometimes what is needed most urgently is monetary resources to acquire food, clothing, or shelter for families and children, and it is incumbent upon the GPS sector to secure such monetary resources and administer them as required. Again, the caveat concerning reliance on US Governments’ Social Protection for families and children in poverty applies until Black Americans can achieve an appropriate level of development.

- **Unemployment.**—Social Protection for extended unemployment is the concern here. Transitional unemployment will occur from time-to-time when workers move between jobs or locations, and workers are generally able to meet their own needs during these brief periods of unemployment. However, when unemployment spells last for extended periods, then monetary assistance from the collective may be required. As for other Social Protection requirements already discussed, the GPS sector must assume responsibility for securing monetary resources to aid workers who experience long unemployment spells. Until this can be achieved, we should have no compunction about receiving unemployment Social Protection (Social Benefits) from US Governments.

But the story does not end here. Distributed and self-determined areas of influence will build a Black economy based on the Afrocentric Nguzo Saba, which eschews cut-throat capitalism and a preoccupation with profitability, but favors workers’ rights and interests while ensuring economic sustainability. The Black economy operating under the guidance of this LTSP document will be forward leaning as it plans economic activity and will alert entrepreneurs and workers to potential economic risks and variability. Workers and entrepreneurs will be assisted in transitioning to new economic opportunities as old opportunities lose their relevance. Opportunities to expand educational attainment and to obtain new skills will be made available in advance of shutdowns and layoffs. Collaborative arrangements between owners/entrepreneurs and labor will enable the Black economy to function with less volatility than traditional market economy arrangements. Accordingly, the Black economy in distributed and self-determined areas of influence will feature efforts to sustain a high-quality of life for all, which will help mitigate and minimize long unemployment spells and the need for the related Social Protection.

- **Housing.**—A partial response to housing Social Protection is embodied in the HCA CCA. Specifically, the HCA CCA discusses efforts to ensure that housing is available for all Black Americans in our distributed and self-determined areas of influence. In addition, our new-found unity of family and community will open each of us up to new thinking about what to do when we see our brothers, sisters, and children homeless and on the street. We will welcome them into our home with wisdom. By “wisdom” we mean that we must develop an assessment protocol that provides guidance concerning who should be welcomed into our abodes. It stands to reason that families should be the first line of defense for homeless members. Barring that, then community members and institutions can fill housing gaps. When all of that fails, then we default to collective resources that are

to be secured and administered by the GPS sector. Until all of this is in place, we can continue drawing housing Social Protection from US Governments.

- **Social exclusion.**—For completeness, we retain this Social Protection category. However, for distributed and self-determined Black American areas of influence, we should make every effort to bring all Black American persons under the Umoja umbrella and assign none to excluded groups (substance abusers, “criminals,” etc.)

This Social Protection CCA should enable Black Americans to conclude that, in the end, no one can, or will, love a family or communal member the way we can, and we can produce a better quality of life for those in need of Social Protection than outsiders. Most importantly, we can provide this higher quality of life in our own homes and areas of influence, and do not have to struggle so strenuously to venture outside our areas of influence to work jobs whose marginal value is slim after accounting for all the costs associated with working someone else’s job day after day, month after month, and year after year.

Suggested Responsible Parties

The essential nature of an integrated response network to meet Social Protection requires a mandate that Responsible Parties for this sector be drawn from the remaining eight sectors. Hence, Responsible Parties for the Social Protection Sector will be comprised of representatives from the following sectors: (1) General Public Service; (2) Defense and Public Order and Safety; (3) Economic Affairs; (4) Environmental Protection; (5) Housing and Community Amenities; (6) Health and Wellness; (7) Education; and (8) Recreation, Religion, and Culture. It is also expedient that we suggest that the National Association of Black Social Workers with its many chapters assist in performing the work required in this sector.

Social Protection overarching goal and objectives

Following the overarching goal and selected supporting goals of the coordinated and integrated eight-phase 100-year LTSP, Table 19 presents the phased 100-year overarching goal and selected objectives for the Social Protection sector.

Table 19. Social Protection Phased 100-Year Overarching Goal and Selected Objectives

| No. | Phases | Goals and Subgoals |
|-----|-----------------------|---|
| 1 | Years 1-5 objectives | The General Public Service sector (GPS and its National Black Planning Council (NBPC)) must raise Responsible Parties for the Social Protection sector by obtaining at least one representative from each of the remaining eight sectors; the chair/leader of the Social Protection sector will be a member assigned from the Economic Affairs sector; sector Responsible Parties develop and grow the Social Protection function for distributed areas of influence across the nation; national Responsible Parties leverage their “home” sectors while designing “do it ourselves” procedures and protocols that minimize the costs of Social Protection—to include collaborating with the Recreation, Religion and Culture (RRC) sector to develop and execute plans to increase unity, and collaborating with the Economic Affairs sector to enhance collective works and responsibility within our areas of influence; collaborate with the GPS sector to develop plans for securing and administering Social Protection financial resources; Responsible Parties at the national and areas of influence levels develop plans for expanding the role of families and communities in responding to the eight Social Protection needs; and at the end of the phase, collaborate with the GPS sector to assess Black Americans’ well-being with respect to Social Protection. |
| 2 | Year 6-10 objectives | Continue relevant phase 1 activities; Responsible Parties collaborate with the Education sector to develop ongoing plans to ensure on-time education, training, and retraining to ensure maximum employment; also with the Education sector, collaborate to ensure that retirement planning is incorporated into curriculums; collaborate with the Economic Affairs sector to ensure that plans are developed and implemented to leverage Black America’s need for life insurance programs for survivors (i.e., form Black insurance firms); collaborate with the RRC sector to plan and implement ongoing programs to bring the Black Church into the provision of more Social Protections—especially for families and children who are in poverty; collaborate with the Health and Wellness sector to plan and implement a “prevent, fortify, and flourish” paradigm that will reduce sickness Social Protection requirements; and collaborate with the Defense and Police Order and Safety (DPOS) sector to plan and implement protocols for assessing and accommodating those who are destitute in our areas of influence using the following hierarchy: (i) Immediate family; (ii) extended family; (iii) neighborhood religious or other institutions; (iv) volunteer households; and (v) transfers from the collective. |
| 3 | Year 11-15 objectives | Continue and expand relevant activities from previous phases; collaborate with GPS sector Responsible Parties in areas of influence (at local levels) to ensure that Social Protection resources are being collected; collaborate with the Housing and Community Amenities (HCA) sector to develop and execute an ongoing plan to develop housing for the homeless; and collaborate with the Health and Wellness sector to develop and execute plans for meeting disability Social Protection needs. |
| 4 | Year 16-20 objectives | Continue and expand relevant activities from earlier phases; assess the extent to which Social Protection is being provided by Black Americans for Black Americans in our distributed and self-determined areas of influence, or as a supplement to Social Protections provided by US Governments; plan a phaseout of Black Americans’ reliance on Social Protections provided by US Governments; and at the end of the phase, collaborate with the GPS sector to assess Black America’s well-being with respect to Social Protections—the related report should reflect a comparison of the financial resources expended by the US Government on Social Protections versus expenditures by distributed and self-determined Black American areas of influence. |

| No. | Phases | Goals and Subgoals |
|-----|---|--|
| 5 | Year 21-40 objectives | Reassess the perspectives and approaches outlined for the delivery of Social Protection in this CCA; design a new process for delivering Social Protections or revise/augment existing plans—there may be new Social Protection requirements; ensure that Black Americans operating in distributed and self-determined areas of influence have severed their reliance on Social Protection provided by US Governments; and at the end of the phase, assess Black America’s well-being vis-à-vis Social Protections with assistance from the GPS sector. |
| 6 | Year 41-60 objectives | Continue and expand activities from previous phases as required being certain that Social Protection needs are met; and at the end of the phase, assess Black America’s well-being with respect to Social Protections—the related report should highlight the extent to which Black America’s Social Protection requirements are being met within family units, by institutional units within our communities (areas of influence), or using collective resources (the GPS sector can assist with statistics collection). |
| 7 | Year 61-80 objectives | Reconsider the perspectives and approaches proposed for delivery of Social Protection in this CCA as modified in phase 5; as required, design a new process for delivering Social Protections or revise/augment existing plans—there may be new Social Protection requirements; and at the phase’s conclusion, collaborate with the GPS sector to assess the well-being of Black Americans in distributed areas of influence with respect to Social Protections—the related report should reflect a comparison of the status of Black Americans’ Social Protections with that identified at the conclusion of phase 1. |
| 8 | Year 81-100 objectives OVER ARCHING GOAL | Update as required and continue relevant operations and activities outlined in previous phases; and formulate a new 100-year LTSP for the Social Protection sector. Black Americans residing in distributed and self-determined areas of influence across the US indicate through quality of life (well-being) assessments that they experience the best possible provision of Social Protection. Also, existing plans for providing future Social Protection are sufficient to sustain a superb quality of life. |

¹ For Lines 1-6 and 8 of Table 18: US Department of Commerce, Bureau of Economic Analysis (2023). “Table 3.12 Government Social Benefits.” National Income and Product Accounts.

<https://apps.bea.gov/iTable/?reqid=19&step=2&isuri=1&categories=survey>. For line 7: Office of Management and Budget (2021). Appendix: Budget of the US Government for Fiscal Year 2022. US Government Publishing Office. Washington, DC. See Department of Housing and Urban Development sections on Tenant Based Rental Assistance (pp. 571-74) plus Project Based Rental Assistance (pp. 593-94). <https://www.govinfo.gov/content/pkg/BUDGET-2022-APP/pdf/BUDGET-2022-APP.pdf> (Ret. 021823).

² According to the Social Security Administration, in 2019, 35 percent of Black American elderly married couples and 58 percent of unmarried elderly persons relied on Social Security for 90 percent or more of their income. See “Fact Sheet: Social Security – Social Security is Important to African Americans.” July 2019.

<https://www.ssa.gov/news/press/factsheets/Africanamer-alt.pdf> (Ret. 122622).