



### Program Data

#### *Social Security*

The Social Security program—Old-Age, Survivors, and Disability Insurance (OASDI)—provides monthly benefits to workers and their families when the worker retires, dies, or becomes disabled. The amount of the worker's retirement insurance (old-age) or disability benefit is based on the worker's level of earnings in employment or self-employment covered by the Social Security program. Monthly benefits are payable to retired workers at age 62 (with reduced benefits) or to disabled workers at any age. The benefit amount for an auxiliary or survivor beneficiary is based on a percentage of the worker's benefit. Auxiliary and survivor beneficiaries must generally meet an age, disability, or child care requirement.

A total of 47,707,330 persons received benefits for December 2004. This number included 29,971,970 retired workers, 4,825,650 widows and widowers, 6,192,210 disabled workers, 2,723,630 wives and husbands, and 3,993,870 children. Social Security beneficiaries represented 15.8 percent of the total population and 90.7 percent of the population aged 65 or older.

Retired workers received an average monthly benefit of \$955; widows and widowers, \$897 (non-disabled widows and widowers, \$920); disabled workers, \$894; and wives and husbands of retired and disabled workers, \$464. Average benefits for children of retired, deceased, and disabled workers were \$466, \$625, and \$265, respectively.

Monthly benefits for December 2004 totaled \$41.6 billion. Of this amount, \$30.1 billion was paid to retired workers and their spouses and children, \$5.5 billion to survivors, and \$6.0 billion to disabled workers and their spouses and children. Average and total monthly benefits include the 2.7 percent cost-of-living increase effective December 2004.

In Rhode Island, benefits were paid to 191,710 persons. This number included 127,350 retired workers, 15,260 widows and widowers, 27,730 disabled workers, 6,480 wives and husbands, and 14,890 children. Social Security beneficiaries represented 17.8 percent of the

total population of the state and 92.7 percent of the state's population aged 65 or older.

Retired workers in Rhode Island received an average of \$955 per month; widows and widowers, \$931; disabled workers, \$877; and wives and husbands of retired and disabled workers, \$471. Average benefits for children were \$461 for children of retired workers, \$664 for children of deceased workers, and \$256 for children of disabled workers.

Monthly benefits for December 2004 totaled \$170 million. Of this amount, \$125 million was paid to retired workers and their spouses and children, \$19 million to survivors, and \$26 million to disabled workers and their spouses and children.

#### *Supplemental Security Income*

Supplemental Security Income (SSI) is a federal cash assistance program that provides monthly payments to low-income aged, blind, and disabled persons in the 50 states, the District of Columbia, and the Northern Mariana Islands. The program is based on nationally uniform eligibility standards and payment levels. The federal SSI payment is determined by the recipient's countable income, living arrangement, and marital status. As of January 2005, the maximum monthly federal SSI payment for an individual living in his or her own household and with no other countable income is \$579, and for a couple, \$869.

A state may supplement the payment levels of all or selected categories of recipients. These supplemental payments may be administered by the state or the Social Security Administration.

In December 2004, 6,987,845 persons received federally administered SSI payments: 1,211,167 were aged and 5,776,678 were disabled or blind. A total of 1,977,610 recipients were aged 65 or older, 4,017,108 were 18 to 64, and 993,127 were under the age of 18.

The total number of persons receiving a Social Security payment, a federally administered SSI payment, or both was 52,253,851. Federally administered payments totaled \$3.2 billion in December 2004: \$2.9 billion in federal SSI payments and \$362 million in state supplements. The average federally administered payment was \$428. Aged persons averaged \$351, and disabled and blind persons, \$445.

In addition, 552,346 persons in 31 states received state-administered payments in December 2004 that totaled \$68.8 million.

In Rhode Island, 29,703 persons—4,015 aged and 25,688 disabled and blind—received federally administered SSI payments in December 2004. A total of 7,245 recipients were aged 65 or older, 18,549 were aged 18 to 64, and 3,909 were under the age of 18.

Federally administered SSI payments totaled \$14.2 million, of which \$12.1 million was federal SSI and \$2.1 million was state supplementation. The average federally administered payment was \$430 overall: \$313 for aged recipients and \$448 for disabled and blind recipients.

In December 2004, the total number of persons in Rhode Island receiving a Social Security benefit, a federally administered SSI payment, or both was 210,144.

## Earnings and Employment Data

### *Social Security*

Nationally, in 2003, the latest year for which state data are available, an estimated 154.5 million persons worked in employment that was covered under the Social Security (Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI)) program. They earned \$4.4 trillion in Social Security taxable earnings. Employees, employers, and the self-employed paid a total of \$541 billion in Social Security taxes to the OASI and DI trust funds.

In Rhode Island in 2003, an estimated 613,000 residents worked in employment covered under the Social Security program. They had \$18.20 billion in Social Security taxable earnings. Employees, employers, and the self-employed paid a total of \$2.26 billion in Social Security taxes.

### *Medicare*

Nationally, in 2003, the latest year for which state data are available, an estimated 158.1 million persons worked in employment that was covered under the Medicare (Hospital Insurance, or HI) program. They earned \$5.3 trillion in Medicare taxable earnings. Employees, employers, and the self-employed paid a total of \$153 billion in Medicare taxes to the HI trust fund.

In Rhode Island in 2003, an estimated 621,000 residents worked in employment covered under the Medicare program. They had \$20.67 billion in Medicare taxable earnings. Employees, employers, and the self-employed paid a total of \$599 million in Medicare taxes.

*State Statistics* is an annual publication of the Social Security Administration's Office of Policy. Angela Y. Harper was responsible for programming, processing, and compiling the data.

SOURCE: The data are from the Social Security Administration's administrative files. Program data for Social Security are from the Master Beneficiary Record, 10 percent sample; data for SSI are from the Supplemental Security Record, 100 percent data, and data reported by individual states; earnings and employment data are from the Master Earnings File, 1 percent sample.

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500 E Street, SW, 8th Floor  
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SSA Publication No. 13-11709  
February 2006