



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 48,445,900 persons received benefits for December 2005. This number included 30,474,930 retired workers, 4,746,780 widows and widowers, 6,510,420 disabled workers, 2,681,460 wives and husbands, and 4,032,310 children. Social Security beneficiaries represented 15.9 percent of the total population and 90.3 percent of the population aged 65 or older.

Retired workers received an average monthly benefit of \$1,002; widows and widowers, \$941 (nondisabled widows and widowers, \$967); disabled workers, \$938; and wives and husbands of retired and disabled workers, \$484. Average benefits for children of retired, deceased, and disabled workers were \$493, \$656, and \$278, respectively.

Monthly benefits for December 2005 totaled \$44.4 billion. Of this amount, \$32.0 billion was paid to retired workers and their spouses and children, \$5.7 billion to survivors, and \$6.6 billion to disabled workers and their spouses and children. Average and total monthly benefits include the 4.1 percent cost-of-living increase effective December 2005.

In Kentucky, benefits were paid to 798,940 persons. This number included 417,120 retired workers, 90,800 widows and widowers, 159,040 disabled workers, 49,850 wives and husbands, and 82,120 children. Social Security beneficiaries represented

19.1 percent of the total population of the state and 93.1 percent of the state's population aged 65 or older.

Retired workers in Kentucky received an average of \$949 per month; widows and widowers, \$856; disabled workers, \$923; and wives and husbands of retired and disabled workers, \$445. Average benefits for children were \$465 for children of retired workers, \$629 for children of deceased workers, and \$277 for children of disabled workers.

Monthly benefits for December 2005 totaled \$678 million. Of this amount, \$420 million was paid to retired workers and their spouses and children, \$98 million to survivors, and \$160 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 2006, the maximum monthly federal SSI payment for an individual living in his or her own household and with no other countable income is \$603, and for a couple, \$904.

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 2005, 7,113,879 persons received federally administered SSI payments: 1,214,296 were aged and 5,899,583 were disabled or blind. A total of 1,994,511 recipients were aged 65 or older, 4,082,870 were aged 18 to 64, and 1,036,498 were under the age of 18.

The total number of persons receiving a Social Security payment, a federally administered SSI payment, or both was 53,059,074. Federally administered payments totaled \$3.4 billion in December 2005: \$3 billion in federal SSI payments and \$366 million in

state supplements. The average federally administered payment was \$439. Aged persons averaged \$360, and disabled and blind persons, \$455.

In addition, 551,814 persons in 31 states received state-administered payments in December 2005 that totaled \$69.8 million.

In Kentucky, 180,225 persons—14,162 aged and 166,063 disabled and blind—received federally administered SSI payments in December 2005. A total of 33,964 recipients were aged 65 or older, 119,544 were aged 18 to 64, and 26,717 were under the age of 18.

Federal SSI payments totaled \$77.9 million. The average federal payment was \$404 overall: \$192 for aged recipients and \$422 for disabled and blind recipients. In addition, 4,433 persons in Kentucky received state-administered supplementation in December 2005 that totaled \$1.7 million.

In December 2005, the total number of persons in Kentucky receiving a Social Security benefit, a federally administered SSI payment, or both was 914,878.

Earnings and Employment

Social Security

Nationally, in 2004, the latest year for which state data are available, an estimated 157.0 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 \$4.5 trillion in Social Security taxable earnings. Employees, employers, and the self-employed paid a total of \$563 billion in Social Security taxes to the OASI and DI trust funds.

In Kentucky in 2004, an estimated 2.18 million residents worked in employment covered under the Social Security program. They had \$54.54 billion in Social Security taxable earnings. Employees, employers, and the self-employed paid a total of \$6.76 billion in Social Security taxes.

Medicare

Nationally, in 2004, the latest year for which state data are available, an estimated 160.7 million persons worked in employment that was covered under the Medicare (Hospital Insurance, or HI) program. They earned \$5.6 trillion in Medicare taxable earnings. Employees, employers, and the self-employed paid a total of \$161 billion in Medicare taxes to the HI trust fund.

In Kentucky in 2004, an estimated 2.23 million residents worked in employment covered under the Medicare program. They had \$62.64 billion in Medicare taxable earnings. Employees, employers, and the self-employed paid a total of \$1.82 billion in Medicare taxes.

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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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