



### 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, a disability, or child care requirement.

A total of 46,452,550 persons received benefits for December 2002. This number included 29,203,660 retired workers, 4,965,150 widows and widowers, 5,535,860 disabled workers, 2,832,350 wives and husbands, and 3,915,520 children. Social Security beneficiaries represented 15.7 percent of the total population and 91.0 percent of the population 65 or older.

Retired workers received an average monthly benefit of \$895; widows and widowers, \$840 (non-disabled widows and widowers, \$861); disabled workers, \$834; and wives and husbands of retired and disabled workers, \$439. Average benefits for children of deceased, retired, and disabled workers were, \$584, \$428, \$245, respectively.

Monthly benefits for December 2002 totaled \$37.9 billion. Of this amount, \$27.6 billion was paid to retired workers and their spouses and children; \$5.3 billion to survivors; and \$5.0 billion to disabled workers and their spouses and children. Average and total monthly benefits include the 1.4 percent cost-of-living increase effective December 2002.

In New Jersey, benefits were paid to 1,363,370 persons. This number included 936,660 retired workers; 131,330 widows and widowers; 134,980 disabled workers; 60,340 wives and husbands; and 100,060 children.

Social Security beneficiaries represented 15.8 percent of the total population of the state and 92.0 percent of the state's population aged 65 or older.

Retired workers in New Jersey received an average of \$988 per month; widows and widowers, \$930; disabled workers, \$903; and wives and husbands of retired and disabled workers, \$486. Average benefits for children were: \$476 for children of retired workers; \$648 for children of deceased workers; and \$281 for children of disabled workers.

Monthly benefits for December 2002 totaled \$1.2 billion. Of this amount, \$961 million was paid to retired workers and their spouses and children; \$155 million to survivors; and \$133 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 2003, the maximum monthly federal SSI payment for an individual living in his or her own household and with no other countable income is \$552, and for a couple, \$829.

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 2002, 6,787,857 persons received federally administered SSI payments including 1,251,528 aged, and 5,536,329 who were disabled or blind. A total of 1,995,284 recipients were aged 65 or older, 3,877,752 were 18 to 64, and 914,821 were under age 18.

The total number of persons receiving either a Social Security payment, a federally administered SSI payment, or both was 50,834,080. Federally administered payments totaled \$2.9 billion in December 2002: \$2.6 billion in federal SSI payments, and \$328 million in state

supplements. The average federally administered payment was \$407. The aged averaged \$330; disabled and blind, \$425.

In addition, 552,567 persons in 31 states received state-administered payments in December 2002, which totaled \$70.2 million.

In New Jersey, 148,115 persons—33,957 aged, and 114,158 disabled and blind—received federally administered SSI payments in December 2002. A total of 50,418 recipients were aged 65 or older, 77,348 between 18 and 64, and 20,349 under 18.

Federally administered SSI payments totaled \$63.3 million, of which \$56.2 million was federal SSI and \$7.0 million, state supplementation. The average federally administered payment was \$398 overall, \$341 for aged recipients, and \$415 for those disabled and blind.

In December 2002, the total number of persons in New Jersey receiving either a Social Security benefit, a federally administered SSI payment, or both was 1,463,909.

## Earnings and Employment Data

### *Social Security*

Nationally, in 2001, the latest year for which state data are available, an estimated 153.7 million persons worked in employment that was covered under the Social Security (Old-Age, Survivors, and Disability Insurance or OASDI) program. They earned \$4.1 trillion in Social Security taxable earnings. Employees, employers, and the self-employed paid a total of \$514 billion in Social Security taxes to the OASI and DI trust funds.

In New Jersey in 2001, an estimated 4.74 million residents worked in employment covered under the Social Security program. They had \$159.30 billion in Social Security taxable earnings. Employees, employers, and the self-employed paid a total of \$19.75 billion in Social Security taxes.

### *Medicare*

Nationally, in 2001, the latest year for which state data are available, an estimated 157.4 million persons worked in employment that was covered under the Medicare (Hospital Insurance or HI) program. They earned \$5.1 trillion in Medicare taxable earnings. Employees, employers, and the self-employed paid a total of \$147 billion in Medicare taxes to the HI trust fund.

In New Jersey in 2001, an estimated 4.77 million residents worked in employment covered under the Medicare program. They had \$207.85 billion in Medicare taxable earnings. Employees, employers, and the self-employed paid a total of \$6.03 billion in Medicare taxes.

*State Statistics* is an annual publication of the Social Security Administration's Office of Policy.

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  
Washington, DC 20254

SSA Publication No. 13-11709  
December 2003