

Table 46.
Number, average primary insurance amount, and average monthly family benefit, by family composition, 2020

Family composition	Number of families	Number of beneficiaries	Average primary insurance amount (dollars)	Average monthly family benefit ^a (dollars)	Percentage of families receiving maximum family benefit ^b
Worker only					
Men	279,757	279,757	1,629.30	1,594.09	9.9
Women	261,491	261,491	1,311.27	1,287.24	17.4
Worker with children					
By sex of worker					
Men	39,631	105,331	1,656.29	2,384.95	88.3
Women	32,169	84,369	1,320.21	1,813.07	89.6
By number of children					
1 child	40,404	80,809	1,518.06	2,118.72	86.0
2 children	21,076	63,228	1,519.36	2,187.46	92.2
3 or more children	10,320	45,663	1,429.53	2,047.99	93.2
Worker with—					
Spouse aged 62 or older ^c	3,434	6,874	2,085.73	2,554.77	13.8
Spouse aged 62 or older and 1 or more children	87	280	1,988.73	3,155.14	63.2
Spouse and 1 child	1,149	3,447	1,810.28	2,680.83	88.4
Spouse and 2 children	1,000	4,000	1,781.52	2,658.88	91.4
Spouse and 3 or more children	807	4,480	1,673.13	2,497.13	93.3

SOURCE: Social Security Administration, Master Beneficiary Record, 100 percent data.

NOTES: Because of differences in data sources and calculation methods, statistics reported in this table may differ from those reported by the Office of the Chief Actuary.

A "family" means beneficiaries entitled on one worker's account. The data may understate the number of families with dependents because records of awards to dependents made in a different calendar year are not available for inclusion.

Data include beneficiaries whose benefits are being withheld.

- a. Benefits awarded before the December cost-of-living increase are converted to the December rates before averages are computed.
- b. Includes families and worker-only beneficiaries for whom the primary insurance amount is equal to the family maximum amount.
- c. If the spouse is also entitled to a retired-worker benefit, only the benefit amount received as a spouse is included.

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Awards to Disabled-Worker Families

Table 47.
Distribution, by family composition and age of worker, 2020

Family composition	Total, all ages	Under 30	30–34	35–39	40–44	45–49	50–54	55–59	60–FRA
<i>Number</i>									
Worker only	541,248	33,740	15,398	18,210	25,549	41,825	96,003	169,135	141,388
Worker with—									
Spouse									
Aged 62 or older ^a	3,434	0	0	(X)	(X)	12	104	651	2,662
Child in care	3,043	119	234	380	455	521	519	482	333
Children									
1 child	40,404	2,207	2,333	3,952	5,908	7,224	8,978	6,639	3,163
2 children	21,076	1,348	2,297	3,957	4,390	3,613	3,124	1,750	597
3 or more children	10,320	777	1,801	2,635	2,085	1,352	948	537	185
Families receiving maximum benefit ^b	140,450	22,755	10,386	13,762	16,017	17,030	24,038	25,895	10,567
<i>Percent</i>									
Worker only	100.0	6.2	2.8	3.4	4.7	7.7	17.7	31.2	26.1
Worker with—									
Spouse									
Aged 62 or older ^a	100.0	0.0	0.0	(X)	(X)	0.3	3.0	19.0	77.5
Child in care	100.0	3.9	7.7	12.5	15.0	17.1	17.1	15.8	10.9
Children									
1 child	100.0	5.5	5.8	9.8	14.6	17.9	22.2	16.4	7.8
2 children	100.0	6.4	10.9	18.8	20.8	17.1	14.8	8.3	2.8
3 or more children	100.0	7.5	17.5	25.5	20.2	13.1	9.2	5.2	1.8
Families receiving maximum benefit ^b	22.7	59.6	47.1	47.2	41.7	31.2	21.9	14.5	7.1

SOURCE: Social Security Administration, Master Beneficiary Record, 100 percent data.

NOTES: Because of differences in data sources and calculation methods, statistics reported in this table may differ from those reported by the Office of the Chief Actuary.

A "family" means beneficiaries entitled on one worker's account. The data may understate the number of families with dependents because records of awards to dependents made in a different calendar year are not available for inclusion.

Data include beneficiaries whose benefits are being withheld.

Starting with 2007, age is based on date of entitlement and not date of award. Entitlement can be retroactive and thus precede the date of award.

FRA = full retirement age; (X) = suppressed to avoid disclosing information about particular individuals.

a. Includes spouses aged 62 or older with children.

b. Includes families and worker-only beneficiaries for whom the primary insurance amount is equal to the family maximum amount.

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