

Table 46.**Number, average primary insurance amount, and average monthly family benefit, by family composition, 2021**

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	254,839	254,839	1,756.24	1,720.41	9.5
Women	228,258	228,258	1,409.07	1,383.46	16.9
Worker with children					
By sex of worker					
Men	29,114	76,621	1,780.31	2,566.43	89.5
Women	23,103	60,059	1,418.64	1,952.11	91.1
By number of children					
1 child	30,026	60,052	1,631.63	2,284.64	87.7
2 children	15,098	45,296	1,638.91	2,361.04	93.2
3 or more children	7,093	31,332	1,532.68	2,195.56	94.3
Worker with—					
Spouse aged 62 or older ^c	2,823	5,651	2,269.50	2,757.08	12.4
Spouse aged 62 or older and 1 or more children	57	181	2,244.96	3,599.23	75.4
Spouse and 1 child	881	2,643	1,927.37	2,861.15	89.8
Spouse and 2 children	696	2,784	1,906.49	2,826.22	91.2
Spouse and 3 or more children	526	2,922	1,837.39	2,736.04	94.3

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, 2021

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	483,097	27,371	13,562	16,037	22,287	35,003	82,922	151,737	134,178
Worker with—									
Spouse									
Aged 62 or older ^a	2,823	0	0	(X)	(X)	11	72	488	2,246
Child in care	2,160	70	139	246	344	324	402	366	269
Children									
1 child	30,026	1,550	1,721	2,733	4,424	5,187	6,630	5,268	2,513
2 children	15,098	917	1,543	2,780	3,251	2,458	2,265	1,352	532
3 or more children	7,093	537	1,158	1,856	1,493	804	686	434	125
Families receiving maximum benefit ^b	112,138	17,544	8,021	10,468	12,578	12,673	19,306	21,818	9,730
<i>Percent</i>									
Worker only	100.0	5.7	2.8	3.3	4.6	7.2	17.2	31.4	27.8
Worker with—									
Spouse									
Aged 62 or older ^a	100.0	0.0	0.0	(X)	(X)	0.4	2.6	17.3	79.6
Child in care	100.0	3.2	6.4	11.4	15.9	15.0	18.6	16.9	12.5
Children									
1 child	100.0	5.2	5.7	9.1	14.7	17.3	22.1	17.5	8.4
2 children	100.0	6.1	10.2	18.4	21.5	16.3	15.0	9.0	3.5
3 or more children	100.0	7.6	16.3	26.2	21.0	11.3	9.7	6.1	1.8
Families receiving maximum benefit ^b	20.8	57.6	44.3	44.3	39.5	28.9	20.8	13.7	7.0

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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