Table 46.
Number, average primary insurance amount, and average monthly family benefit, by family composition, 2022

| Family composition | Number of families | Number of beneficiaries | Average primary insurance amount (dollars) | Average monthly family benefit ${ }^{\text {a }}$ (dollars) | Percentage of families receiving maximum family benefit ${ }^{\text {b }}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Worker only |  |  |  |  |  |
| Men | 244,888 | 244,888 | 1,922.58 | 1,885.18 | 9.4 |
| Women | 213,529 | 213,529 | 1,541.60 | 1,515.91 | 17.1 |
| Worker with children |  |  |  |  |  |
| By sex of worker |  |  |  |  |  |
| Men | 26,235 | 69,185 | 1,949.71 | 2,814.69 | 89.3 |
| Women | 19,940 | 51,870 | 1,555.51 | 2,140.78 | 90.8 |
| By number of children |  |  |  |  |  |
| 1 child | 26,425 | 52,850 | 1,790.87 | 2,512.14 | 87.3 |
| 2 children | 13,423 | 40,271 | 1,799.46 | 2,596.82 | 93.1 |
| 3 or more children | 6,327 | 27,934 | 1,689.51 | 2,416.63 | 94.3 |
| Worker with- |  |  |  |  |  |
| Spouse aged 62 or older ${ }^{\text {c }}$ | 2,750 | 5,503 | 2,427.90 | 2,967.65 | 12.1 |
| Spouse aged 62 or older and 1 or more children | 63 | 202 | 2,280.21 | 3,729.11 | 74.6 |
| Spouse and 1 child | 714 | 2,142 | 2,182.88 | 3,281.15 | 89.8 |
| Spouse and 2 children | 616 | 2,464 | 2,055.76 | 3,047.17 | 90.4 |
| Spouse and 3 or more children | 478 | 2,672 | 1,964.90 | 2,931.74 | 92.5 |

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.

CONTACT: statistics@ssa.gov.

Table 47.
Distribution, by family composition and age of worker, 2022

| Family composition | Total, all ages | Under 30 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-FRA |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Number |  |  |  |  |  |  |  |  |
| Worker only | 458,417 | 25,277 | 13,131 | 15,500 | 21,247 | 31,405 | 77,457 | 141,115 | 133,285 |
| Worker with- |  |  |  |  |  |  |  |  |  |
| Spouse |  |  |  |  |  |  |  |  |  |
| Aged 62 or older ${ }^{\text {a }}$ | 2,750 | 0 | (X) | 0 | (X) | (X) | 75 | 432 | 2,235 |
| Child in care | 1,871 | 43 | 128 | 209 | 269 | 289 | 359 | 325 | 249 |
| Children |  |  |  |  |  |  |  |  |  |
| 1 child | 26,425 | 1,342 | 1,470 | 2,382 | 3,705 | 4,393 | 6,178 | 4,600 | 2,355 |
| 2 children | 13,423 | 746 | 1,389 | 2,482 | 2,746 | 2,174 | 2,125 | 1,263 | 498 |
| 3 or more children | 6,327 | 449 | 1,049 | 1,577 | 1,354 | 718 | 662 | 371 | 147 |
| Families receiving maximum benefit ${ }^{b}$ | 103,136 | 15,199 | 7,279 | 9,465 | 10,984 | 11,237 | 18,438 | 20,507 | 10,027 |
| Percent |  |  |  |  |  |  |  |  |  |
| Worker only | 100.0 | 5.5 | 2.9 | 3.4 | 4.6 | 6.9 | 16.9 | 30.8 | 29.1 |
| Worker with- |  |  |  |  |  |  |  |  |  |
| Spouse |  |  |  |  |  |  |  |  |  |
| Aged 62 or older ${ }^{\text {a }}$ | 100.0 | 0.0 | (X) | 0.0 | (X) | (X) | 2.7 | 15.7 | 81.3 |
| Child in care | 100.0 | 2.3 | 6.8 | 11.2 | 14.4 | 15.4 | 19.2 | 17.4 | 13.3 |
| Children |  |  |  |  |  |  |  |  |  |
| 1 child | 100.0 | 5.1 | 5.6 | 9.0 | 14.0 | 16.6 | 23.4 | 17.4 | 8.9 |
| 2 children | 100.0 | 5.6 | 10.3 | 18.5 | 20.5 | 16.2 | 15.8 | 9.4 | 3.7 |
| 3 or more children | 100.0 | 7.1 | 16.6 | 24.9 | 21.4 | 11.3 | 10.5 | 5.9 | 2.3 |
| Families receiving maximum benefit ${ }^{b}$ | 20.3 | 54.6 | 42.4 | 42.7 | 37.5 | 28.8 | 21.2 | 13.8 | 7.2 |

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.

CONTACT: statistics@ssa.gov.

