

Awards to Disabled-Worker Families

Table 46.

Number, average primary insurance amount, and average monthly family benefit, by family composition, 2025

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	307,744	307,744	2,017.40	1,975.47	12.0
Women	266,928	266,928	1,636.78	1,608.81	19.6
Worker with children					
By sex of worker					
Men	29,962	78,447	2,087.82	3,002.25	88.6
Women	23,172	60,093	1,660.85	2,263.83	89.8
By number of children					
1 child	31,213	62,426	1,906.62	2,653.08	85.9
2 children	14,739	44,217	1,936.39	2,788.56	93.4
3 or more children	7,182	31,897	1,808.51	2,575.84	94.3
Worker with—					
Spouse aged 62 or older ^c	3,667	7,341	2,584.59	3,132.93	11.8
Spouse aged 62 or older and 1 or more children	127	417	2,559.40	4,154.94	74.8
Spouse and 1 child	702	2,107	2,312.57	3,430.72	86.9
Spouse and 2 children	545	2,180	2,304.11	3,443.65	94.1
Spouse and 3 or more children	386	2,149	2,127.64	3,145.59	92.7

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 Actuarial Services.

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 adjustment 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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Table 47.
Distribution, by family composition and age of worker, 2025

Family composition	Total, all ages	Under 30	30–34	35–39	40–44	45–49	50–54	55–59	60–FRA
Number									
Worker only	574,672	37,493	18,116	21,259	28,336	36,808	88,384	170,537	173,739
Worker with—									
Spouse									
Aged 62 or older ^a	3,667	0	(X)	0	(X)	7	70	608	2,978
Child in care	1,760	50	98	153	247	222	290	351	349
Children									
1 child	31,213	1,532	1,769	2,620	4,270	4,587	6,804	6,069	3,562
2 children	14,739	782	1,439	2,514	3,004	2,401	2,284	1,581	734
3 or more children	7,182	455	1,120	1,765	1,541	830	725	519	227
Families receiving maximum benefit ^b	138,655	22,764	9,835	12,061	14,203	13,365	22,088	29,246	15,093
Percent									
Worker only	100.0	6.5	3.2	3.7	4.9	6.4	15.4	29.7	30.2
Worker with—									
Spouse									
Aged 62 or older ^a	100.0	0.0	(X)	0.0	(X)	0.2	1.9	16.6	81.2
Child in care	100.0	2.8	5.6	8.7	14.0	12.6	16.5	19.9	19.8
Children									
1 child	100.0	4.9	5.7	8.4	13.7	14.7	21.8	19.4	11.4
2 children	100.0	5.3	9.8	17.1	20.4	16.3	15.5	10.7	5.0
3 or more children	100.0	6.3	15.6	24.6	21.5	11.6	10.1	7.2	3.2
Families receiving maximum benefit ^b	21.9	56.5	43.6	42.6	38.0	29.8	22.4	16.3	8.3

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 Actuarial Services.

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.

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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