## Table 46.

Number, average primary insurance amount, and average monthly family benefit, by family composition, 2018

					Percentage of families receiving maximum family benefit <sup>b</sup>	
			Average primary	Average monthly		
	Number of	Number of	insurance	family benefit <sup>a</sup>		
Family composition	families	beneficiaries	amount (dollars)	(dollars)		
Worker only						
Men	303,701	303,701	1,565.41	1,531.70	9.6	
Women	290,171	290,171	1,243.55	1,222.31	17.8	
Worker with children						
By sex of worker						
Men	46,774	124,211	1,564.59	2,258.76	87.7	
Women	38,252	99,852	1,235.02	1,696.66	88.4	
By number of children						
1 child	48,118	96,238	1,427.89	1,993.09	84.8	
2 children	24,859	74,584	1,430.02	2,064.68	91.8	
3 or more children	12,049	53,241	1,341.88	1,935.64	93.2	
Worker with—						
Spouse aged 62 or older <sup>c</sup>	3,760	7,526	1,957.57	2,414.04	15.1	
Spouse aged 62 or older and 1 or more children	95	307	1,904.01	3,100.85	72.6	
Spouse and 1 child	1,415	4,245	1,688.80	2,524.77	90.8	
Spouse and 2 children	1,327	5,308	1,652.31	2,455.99	90.8	
Spouse and 3 or more children	1,058	5,945	1,551.62	2,300.84	93.8	

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: (410) 965-0090 or statistics@ssa.gov.

## Table 47.Distribution, by family composition and age of worker, 2018

Family composition	Total, all ages	Under 30	30–34	35–39	40–44	45–49	50–54	55–59	60–FRA
					Number				
Worker only	593,872	35,132	16,792	20,509	29,497	49,502	112,995	186,182	143,263
Worker with—									
Spouse									
Aged 62 or older <sup>a</sup>	3,760	0	(X)	(X)	(X)	23	121	797	2,813
Child in care	3,895	165	347	518	605	595	671	618	376
Children									
1 child	48,118	2,801	2,985	4,731	7,106	8,408	10,593	7,943	3,551
2 children	24,859	1,718	2,898	4,772	5,094	4,178	3,528	2,049	622
3 or more children	12,049	1,038	2,234	3,096	2,360	1,452	1,094	581	194
Families receiving									
maximum benefit <sup>b</sup>	159,802	25,114	12,113	16,114	18,427	19,569	28,210	28,694	11,561
					Percent				
Worker only	100.0	5.9	2.8	3.5	5.0	8.3	19.0	31.4	24.1
Worker with—									
Spouse									
Aged 62 or older <sup>a</sup>	100.0	0.0	(X)	(X)	(X)	0.6	3.2	21.2	74.8
Child in care	100.0	4.2	8.9	13.3	15.5	15.3	17.2	15.9	9.7
Children									
1 child	100.0	5.8	6.2	9.8	14.8	17.5	22.0	16.5	7.4
2 children	100.0	6.9	11.7	19.2	20.5	16.8	14.2	8.2	2.5
3 or more children	100.0	8.6	18.5	25.7	19.6	12.1	9.1	4.8	1.6
Families receiving									
maximum benefit <sup>b</sup>	23.3	61.5	48.0	47.9	41.3	30.5	21.9	14.5	7.7

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 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: (410) 965-0090 or statistics@ssa.gov.