Table 46.

Number, average primary insurance amount, and average monthly family benefit, by family composition, 2015

Family composition	Number of families	Number of beneficiaries	Average primary insurance amount (dollars)	family benefit a	Percentage of families receiving maximum family benefit b
Worker only					_
Men	326,945	326,945	1,439.48	1,409.45	8.8
Women	306,971	306,971	1,132.89	1,114.30	17.9
Worker with children					
By sex of worker					
Men	54,138	144,440	1,415.88	2,043.06	88.5
Women	43,202	113,152	1,119.23	1,533.40	89.5
By number of children					
1 child	54,596	109,197	1,296.22	1,807.52	86.2
2 children	28,589	85,774	1,292.84	1,864.21	92.0
3 or more children	14,155	62,621	1,220.52	1,757.27	93.6
Worker with—					
Spouse aged 62 or older <sup>c</sup>	4,292	8,588	1,783.62	2,201.05	13.7
Spouse aged 62 or older and 1 or more children	107	349	1,671.13	2,723.99	75.7
Spouse and 1 child	2,066	6,198	1,498.02	2,213.64	88.2
Spouse and 2 children	1,977	7,908	1,474.25	2,183.33	91.0
Spouse and 3 or more children	1,606	8,957	1,408.90	2,072.29	90.9

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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Table 47.
Distribution, by family composition and age of worker, 2015

Family composition	Total, all ages	Under 30	30–34	35–39	40–44	45–49	50–54	55–59	60–FRA
					Number				
Worker only	633,916	33,461	17,651	20,513	33,179	54,711	127,518	200,878	146,005
Worker with—									
Spouse									
Aged 62 or older <sup>a</sup>	4,292	0	0	3	5	21	147	879	3,237
Child in care	5,756	362	554	727	904	921	1,009	803	476
Children									
1 child	54,596	3,505	3,607	5,144	8,487	9,569	11,974	8,599	3,711
2 children	28,589	2,234	3,778	5,393	6,024	4,586	3,824	2,092	658
3 or more children	14,155	1,335	2,788	3,665	2,701	1,634	1,197	649	186
Families receiving									
maximum benefit <sup>b</sup>	176,297	25,115	14,194	17,887	21,974	22,610	32,090	30,407	12,020
	Percent								
Worker only	100.0	5.3	2.8	3.2	5.2	8.6	20.1	31.7	23.0
Worker with—									
Spouse									
Aged 62 or older <sup>a</sup>	100.0	0.0	0.0	0.1	0.1	0.5	3.4	20.5	75.4
Child in care	100.0	6.3	9.6	12.6	15.7	16.0	17.5	14.0	8.3
Children									
1 child	100.0	6.4	6.6	9.4	15.5	17.5	21.9	15.8	6.8
2 children	100.0	7.8	13.2	18.9	21.1	16.0	13.4	7.3	2.3
3 or more children	100.0	9.4	19.7	25.9	19.1	11.5	8.5	4.6	1.3
Families receiving									
maximum benefit b	23.8	61.4	50.0	50.5	42.8	31.6	22.0	14.2	7.8

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.

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.

- 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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