Table 46.

Number, average primary insurance amount, and average monthly family benefit, by family composition, 2016

			Average primary	Average monthly	Percentage of families receiving	
	Number of	Number of	insurance	family benefit a	maximum family	
Family composition	families	beneficiaries	amount (dollars)	(dollars)	benefit ^b	
Worker only						
Men	313,789	313,789	1,463.22	1,434.70	8.7	
Women	291,593	291,593	1,149.44	1,131.73	17.7	
Worker with children						
By sex of worker						
Men	51,391	136,543	1,440.21	2,085.80	89.9	
Women	40,085	104,843	1,137.54	1,564.86	91.0	
By number of children						
1 child	51,546	103,093	1,322.57	1,852.62	88.4	
2 children	26,846	80,542	1,312.23	1,900.27	92.6	
3 or more children	13,084	57,751	1,239.02	1,789.12	93.5	
Worker with—						
Spouse aged 62 or older ^c	4,316	8,642	1,816.44	2,240.27	13.2	
Spouse aged 62 or older and 1 or more children	138	457	1,718.52	2,742.97	74.6	
Spouse and 1 child	1,880	5,641	1,558.02	2,313.25	89.3	
Spouse and 2 children	1,723	6,892	1,499.18	2,238.10	91.6	
Spouse and 3 or more children	1,380	7,710	1,422.74	2,105.54	91.9	

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.

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

Table 47.
Distribution, by family composition and age of worker, 2016

Family composition	Total, all ages	Under 30	30–34	35–39	40–44	45–49	50–54	55–59	60–FRA
					Number				
Worker only	605,382	31,837	16,688	19,903	30,283	50,849	118,668	193,083	144,071
Worker with—									
Spouse									
Aged 62 or older ^a	4,316	(X)	0	0	(X)	22	160	921	3,203
Child in care	5,121	(X)	498	656	(X)	780	894	756	467
Children									
1 child	51,546	3,168	3,235	4,806	7,596	8,870	11,549	8,614	3,708
2 children	26,846	1,965	3,314	5,034	5,645	4,415	3,806	2,037	630
3 or more children	13,084	1,197	2,512	3,264	2,652	1,512	1,127	631	189
Families receiving									
maximum benefit ^b	166,723	23,490	13,050	16,790	20,267	21,280	30,370	29,856	11,620
	Percent								
Worker only	100.0	5.3	2.8	3.3	5.0	8.4	19.6	31.9	23.8
Worker with—									
Spouse									
Aged 62 or older ^a	100.0	(X)	0.0	0.0	(X)	0.5	3.7	21.3	74.2
Child in care	100.0	(X)	9.7	12.8	(X)	15.2	17.5	14.8	9.1
Children									
1 child	100.0	6.1	6.3	9.3	14.7	17.2	22.4	16.7	7.2
2 children	100.0	7.3	12.3	18.8	21.0	16.4	14.2	7.6	2.3
3 or more children	100.0	9.1	19.2	24.9	20.3	11.6	8.6	4.8	1.4
Families receiving									
maximum benefit b	23.6	61.1	49.7	49.9	43.2	32.0	22.3	14.5	7.6

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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