Table 46.

Number, average primary insurance amount, and average monthly family benefit, by family composition, 2019

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	301,799	301,799	1,604.31	1,568.87	9.3
Women	289,654	289,654	1,281.47	1,258.95	17.3
Worker with children					
By sex of worker					
Men	44,655	118,626	1,602.34	2,310.55	87.7
Women	35,795	93,590	1,285.58	1,768.06	88.9
By number of children					
1 child	45,507	91,018	1,474.16	2,059.39	85.1
2 children	23,449	70,349	1,472.58	2,125.77	92.2
3 or more children	11,494	50,849	1,388.07	1,992.51	92.9
Worker with—					
Spouse aged 62 or older ^c	3,851	7,713	2,028.76	2,507.66	16.0
Spouse aged 62 or older and 1 or more children	102	329	1,900.78	3,005.96	72.5
Spouse and 1 child	1,366	4,099	1,715.12	2,551.08	89.2
Spouse and 2 children	1,156	4,624	1,686.41	2,482.55	90.3
Spouse and 3 or more children	932	5,203	1,596.57	2,349.57	93.7

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.

- 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, 2019

Family composition	Total, all ages	Under 30	30–34	35–39	40–44	45–49	50–54	55–59	60-FRA
					Number				
Worker only	591,453	33,230	16,705	20,534	28,471	48,378	110,356	186,421	147,358
Worker with—									
Spouse									
Aged 62 or older ^a	3,851	0	0	(X)	(X)	17	143	789	2,898
Child in care	3,556	157	275	453	492	601	657	573	348
Children									
1 child	45,507	2,440	2,754	4,420	6,724	8,139	10,203	7,481	3,346
2 children	23,449	1,478	2,684	4,492	4,884	4,025	3,320	1,897	669
3 or more children	11,494	901	1,979	3,041	2,373	1,356	1,021	607	216
Families receiving									
maximum benefit ^b	152,921	22,416	11,411	15,446	17,645	18,989	27,276	28,486	11,252
	Percent								
Worker only	100.0	5.6	2.8	3.5	4.8	8.2	18.7	31.5	24.9
Worker with—									
Spouse									
Aged 62 or older ^a	100.0	0.0	0.0	(X)	(X)	0.4	3.7	20.5	75.3
Child in care	100.0	4.4	7.7	12.7	13.8	16.9	18.5	16.1	9.8
Children									
1 child	100.0	5.4	6.1	9.7	14.8	17.9	22.4	16.4	7.4
2 children	100.0	6.3	11.4	19.2	20.8	17.2	14.2	8.1	2.9
3 or more children	100.0	7.8	17.2	26.5	20.6	11.8	8.9	5.3	1.9
Families receiving									
maximum benefit ^b	22.5	58.7	46.8	46.9	41.1	30.4	21.7	14.4	7.3

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 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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