

*Social Security Beneficiaries Enrolled in the Direct Deposit Program, December 1992**

At the end of 1992, more than one-half of Social Security beneficiaries had their monthly benefit payments deposited directly into an account in a financial institution. This method of payment, commonly referred to as direct deposit, is actually a complex electronic funds transfer (EFT) system originating at the Social Security Administration (SSA). The agency authorizes the payment of the benefit through the Department of the Treasury, which then disburses the payment to the beneficiary's financial institution through the Federal Reserve System. Individuals not enrolled in the direct deposit program have their benefits routed in a similar fashion but the checks disbursed from Treasury are delivered by the U.S. Postal Service.

This note presents detailed tabular data on beneficiaries enrolled in the direct deposit program, including demographic characteristics, benefit amounts, and State of residence. The data for this note were derived from a 10-percent sample of the Master Beneficiary Record—the major administrative data base for the Social Security Administration.

Background

The EFT system currently in effect for the payment of Social Security benefits was introduced in 1975. A rudimentary form of direct deposit existed before 1975, but was restricted to individuals who specifically requested it because of extenuating circumstances. This was accomplished by the beneficiary filing a "power-of-attorney" with the financial institution receiving the deposit. This option for benefit payment was extended, in November 1970, to all beneficiaries regardless of their reason for wanting it. On August 7, 1972, the enactment of Public Law 92-366 eliminated the need for a power-of-attorney by allowing Federal agencies to draw checks directly to financial institutions. The legislation also authorized the issuance of composite checks in situations where a single financial institution received monthly checks for more than one beneficiary. Thus, Public Law 92-366 streamlined the benefit disbursement process and cleared the way for the present direct deposit program.

The direct deposit program for the payment of benefits offers many advantages to not only Social Security beneficiaries but also to SSA and to financial institutions. Some of the advantages of direct deposit over a mailed paper check to the beneficiary are:

- It diminishes the probability of the check's being lost, stolen, or misplaced.
- It frees the beneficiary from having to either visit the bank to deposit the check, or mail it to the bank.
- The money is available on the morning of the day the payment is scheduled to be delivered.
- Depending on the type of account, the deposit begins to earn interest immediately.

The major advantages of the direct deposit program to SSA are the facilitation of benefit payment, and the virtual elimination of the problem of stolen checks. The Social Security Administration avoids approximately 250,000 claims for non-receipt of benefits each year as a result of direct deposit. Each additional one million increment in the direct deposit rolls is estimated to reduce the annual number of nonreceipts by 10,000. Furthermore, direct deposit reduces the workload for the handling of returned payments, erroneous payments, and other payment problems. Advantageous to the financial institutions from the EFT system include lower processing costs over mailed paper checks and increased use of the institution's services.

Although SSA has maintained a policy of allowing beneficiaries to choose their method of payment, it actively encourages beneficiaries to enroll in the direct deposit program.

Demographic Characteristics

At the end of 1992, over 22 million Social Security beneficiaries were enrolled in the direct deposit program (table 1). This number, representing 54 percent of the total beneficiary population, has grown from 4.7 million (14 percent) in 1976 (table 2). During this period, the monthly amount of direct deposits rose from \$1.1 billion to \$10.2 billion.

Nearly 60 percent of retired workers and nondisabled widows and widowers were enrolled in direct deposit. Wives and husbands of retired workers and special age-72 beneficiaries had a participation rate of 52 percent. The high participation rates of these groups can be attributed to their ages rather than to the type of benefit received. Generally, the older the beneficiary the more likely he or she is to use direct deposit (table 3). For example, only 25 percent of beneficiaries under age 30 and 33 percent of those aged 30-39 were enrolled in the program at the end of 1992. In contrast, nearly 61 percent of beneficiaries aged 80 or older were enrolled. Regardless of age, women used direct deposit more frequently than men. Overall, 57 percent of women and 54 percent of men were

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enrolled. Only 27 percent of children used direct deposit, which is indicative of the lower participation rate of their parents who actually receive the benefit and choose the payment method.

Minority beneficiaries opt for direct deposit less frequently than white beneficiaries. Fifty-seven percent of white beneficiaries were enrolled in direct deposit, compared with 31 percent of blacks beneficiaries and 40 percent of persons of other races. Although blacks account for 10 percent and persons of other races for 3 percent of all beneficiaries, they only account for 6 and 2 percent, respectively, of all direct depositors. White beneficiaries comprise 88 percent of all beneficiaries and 93 percent of direct depositors.

Monthly Benefit

Generally, Social Security beneficiaries using direct deposit had higher monthly benefits than those not enrolled in the program. This generalization holds true regardless of the type of benefit received. For example, at the end of 1992, retired workers enrolled in the direct deposit program had an average monthly benefit of \$680.62, while those not enrolled had an average benefit of \$612.26. Similarly, disabled workers using direct deposit had an average benefit of \$675.01, compared with \$593.67 for nondirect depositors.

The relationship between the amount of the benefit and the use of direct deposit is more clearly shown in table 4. As the benefit level increases from less than \$200 to \$1,000 or more the overall participation rate increases from 28 to 65 percent. This pattern holds true regardless of sex or race of the beneficiary. White beneficiaries, however, have a higher participation rate than black beneficiaries and other minorities at all benefit levels. Similarly, women beneficiaries use direct deposit in greater proportions than men at all benefit levels

Enrollment by Year of Entitlement

At the end of 1992, nearly 54 percent of all Social Security beneficiaries were enrolled in the direct deposit program. As shown in table 5, the general trend has been—regardless of

type of benefit received—the longer the beneficiary has been on the benefit rolls the greater the probability that he or she is using direct deposit. Interestingly, only 44 percent of beneficiaries who became entitled to benefits in 1992 were enrolled in the program at the end of the year. Of those who became entitled during 1990–92, 47 percent were using direct deposit. Fifty-two percent of persons newly entitled during 1985–89 were enrolled in the program at the end of 1992. The proportion entitled during 1975–79, and who were using direct deposit, was 59 percent. One reason for the higher participation of those entitled in earlier years may be related to the age of the beneficiary since, as shown earlier, the older the beneficiary the more likely he or she is to use direct deposit. In addition, persons on the benefit rolls longer have had a greater period of time in which difficulties may have been encountered in either receiving the check by mail or in getting to the bank. Furthermore, advertising campaigns promoting the use of direct deposit may have encouraged people to enroll in the program.

State of Residence

At the end of 1992, the direct deposit participation rate was 70 percent or more in three States. Oregon was the highest with a participation rate of nearly 73 percent, followed by Florida and Washington with 72 and 71 percent, respectively (table 6). In an additional 12 States, the participation rate was 60 percent or more. Twenty-one other States had at least one-half of its beneficiary population enrolled in direct deposit. As shown in chart 1, participation rates continue, as in the past, to be highest in the West and lowest in the South.

Five States had over 1 million direct depositors each, which accounted for 37 percent of the national total. California with 2.3 million and Florida with 2 million had the highest number.

Tables 7 and 8 show participation rates for States by type of benefit and age. They indicate, as discussed above with respect to national data, that within each State older beneficiary groups have higher participation rates than younger beneficiary groups.

Table 1.—Number and percent of beneficiaries and average monthly benefit, by type of beneficiary and direct deposit status, December 1992

Type of beneficiary	All beneficiaries		Direct deposit status					
			Using			Not using		
	Number	Average monthly benefit	Number	Percent	Average monthly benefit	Number	Percent	Average monthly benefit
Total.....	41,496,760	\$588.80	22,347,350	53.9	\$636.54	19,149,410	46.2	\$533.09
Retired workers and dependents.....	29,292,950	613.71	16,965,000	57.9	647.54	12,327,950	42.1	567.15
Retired workers.....	25,746,230	652.70	15,231,370	59.2	680.62	10,514,860	40.8	612.26
Wives and husbands.....	3,114,720	336.98	1,615,530	51.9	359.32	1,499,190	48.1	312.91
Children.....	432,000	285.14	118,100	27.3	324.58	313,900	72.7	270.30
Disabled workers and dependents.....	4,903,410	492.17	1,714,970	35.0	581.21	3,188,440	65.0	444.27
Disabled workers.....	3,473,330	625.88	1,375,480	39.6	675.01	2,097,850	60.4	593.67
Wives and husbands.....	271,510	155.84	78,900	29.1	182.90	192,610	70.9	144.76
Children.....	1,158,570	170.12	260,590	22.5	206.71	897,980	77.5	159.50
Survivors.....	7,296,870	553.94	3,665,530	50.2	611.72	3,631,340	49.8	495.61
Nondisabled widows and widowers ¹	5,061,370	607.71	2,939,000	58.1	643.76	2,122,370	41.9	557.79
Disabled widows and widowers.....	131,620	424.26	49,890	37.9	453.62	81,730	62.1	406.34
Widowed mothers and fathers.....	293,990	436.60	109,520	37.3	484.17	184,470	62.8	408.35
Children.....	1,809,890	432.06	567,120	31.3	484.23	1,242,770	68.7	408.25
Special age-72.....	3,530	178.43	1,850	52.4	178.80	1,680	47.6	178.02

¹Includes parents.

Table 2.—Number and percent of beneficiaries using direct deposit, by type of beneficiary, selected years 1976-92

Type of beneficiary	December 1976		December 1980		December 1984		December 1987 ¹		December 1992 ²	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total.....	4,716,111	14.3	10,393,684	29.2	14,851,758	40.7	17,442,128	45.7	22,347,350	53.9
Retired workers and dependents.....	3,374,514	16.3	7,429,390	32.0	11,126,146	43.7	13,229,190	49.1	16,965,000	57.9
Retired workers.....	2,908,752	16.9	6,498,125	33.2	9,860,541	45.0	11,798,212	50.3	15,231,370	59.2
Wives and husbands.....	424,847	14.7	847,968	28.1	1,180,875	38.7	1,342,687	43.5	1,615,530	51.9
Children.....	40,915	6.3	83,297	13.0	84,730	17.8	88,291	20.1	118,100	27.3
Disabled workers and dependents.....	449,465	9.7	990,721	21.2	1,055,081	27.6	1,164,963	28.8	1,714,970	35.0
Disabled workers.....	325,395	12.2	735,609	25.7	834,894	32.2	933,798	33.5	1,375,480	39.6
Wives and husbands.....	37,669	7.9	80,040	17.3	67,814	22.3	67,379	23.2	78,900	29.1
Children.....	86,401	5.8	175,072	12.9	152,373	16.5	163,786	16.9	260,590	22.5
Survivors.....	875,478	11.7	1,952,234	25.7	2,655,552	37.0	3,039,498	42.5	3,665,530	50.2
Widows and widowers..... ³	605,937	15.1	1,394,436	31.5	2,082,735	43.5	2,479,191	49.7	2,988,890	57.6
Widowed mothers and fathers.....	54,153	9.4	115,192	20.5	113,227	29.6	105,694	32.1	109,520	37.3
Children.....	215,388	7.4	442,606	17.0	459,590	22.9	454,613	24.8	567,120	31.3
Special age-72.....	16,654	8.9	21,339	23.0	14,979	37.1	8,477	44.6	1,850	52.4

¹1988 data not available.

²Based on 10-percent sample.

³Includes parents.

Table 3.—Number and percent of beneficiaries and average monthly benefit, by direct deposit status, age, race, and sex, December 1992

Characteristic	All beneficiaries		Direct deposit status					
			Using			Not using		
	Number	Average monthly benefit	Number	Percent	Average monthly benefit	Number	Percent	Average monthly benefit
Total ¹	41,496,760	\$588.80	22,347,350	53.9	\$636.54	19,149,410	46.2	\$533.09
Age								
Adults ²	38,735,940	608.82	21,591,040	55.7	645.68	17,144,900	44.3	562.40
Under 30.....	341,230	376.43	85,990	25.2	423.78	255,240	74.8	360.48
30-39.....	928,260	458.18	305,580	32.9	507.15	622,680	67.1	434.16
40-49.....	1,151,110	552.32	423,020	36.7	607.13	728,090	63.3	520.47
50-59.....	1,367,740	605.77	529,350	38.7	660.52	838,390	61.3	571.21
60-69.....	13,436,580	580.33	7,368,220	54.8	610.78	6,068,360	45.2	543.36
70-79.....	14,194,560	644.48	8,423,210	59.3	675.20	5,771,350	40.7	599.63
80 or older.....	7,316,460	631.37	4,455,670	60.9	663.26	2,860,790	39.1	581.71
Children ³	2,760,640	307.88	756,290	27.4	375.56	2,004,350	72.6	282.34
Sex								
Men.....	16,144,130	720.10	8,695,520	53.9	762.55	7,448,610	46.1	670.54
Under 30.....	188,250	397.37	44,810	23.8	442.66	143,440	76.2	383.22
30-39.....	468,240	524.53	146,740	31.3	572.32	321,500	68.7	502.72
40-49.....	599,660	650.50	216,400	36.1	704.85	383,260	63.9	619.81
50-59.....	750,560	726.26	289,010	38.5	786.11	461,550	61.5	688.78
60-69.....	5,901,870	714.03	3,193,410	54.1	750.46	2,708,460	45.9	671.07
70-79.....	5,907,690	758.30	3,447,140	58.4	789.61	2,460,550	41.7	714.44
80 or older.....	2,327,860	719.91	1,358,010	58.3	757.56	969,850	41.7	667.20
Women.....	22,591,810	529.30	12,895,520	57.1	566.88	9,696,290	42.9	479.33
Under 30.....	152,980	350.66	41,180	26.9	403.24	111,800	73.1	331.30
30-39.....	460,020	390.65	158,840	34.5	446.95	301,180	65.5	360.97
40-49.....	551,450	445.55	206,620	37.5	504.78	344,830	62.5	410.06
50-59.....	617,180	459.25	240,340	38.9	509.50	376,840	61.1	427.21
60-69.....	7,534,710	475.61	4,174,810	55.4	503.93	3,359,900	44.6	440.42
70-79.....	8,286,870	563.33	4,976,070	60.1	595.95	3,310,800	40.0	514.31
80 or older.....	4,988,600	590.06	3,097,660	62.1	621.92	1,890,940	37.9	537.87
Race								
White.....	36,400,880	604.39	20,674,520	56.8	643.35	15,726,360	43.2	553.19
Black.....	4,050,220	478.04	1,259,510	31.1	549.40	2,790,710	68.9	445.83
Other.....	1,045,660	474.94	413,320	39.5	561.55	632,340	60.5	418.33

¹Includes unknown sex.

²Includes disabled adult children aged 18 or older.

³Includes children under 18 and students 18-19.

Table 4.—Number and percent of beneficiaries using direct deposit, by monthly benefit, race, and sex, December 1992

Monthly benefit amount	Total ¹		White		Black		Other	
	Number	Percent of all beneficiaries	Number	Percent of all beneficiaries	Number	Percent of all beneficiaries	Number	Percent of all beneficiaries
Total.....	22,347,350	53.9	20,674,520	56.8	1,259,510	31.1	413,320	39.5
Less than \$200.00.....	707,170	27.7	595,530	31.3	81,150	16.5	30,490	19.6
\$200.00-\$399.90.....	3,983,240	44.4	3,588,340	48.1	298,270	24.8	96,630	31.2
\$400.00-\$599.90.....	5,390,640	51.9	4,901,350	54.8	373,150	32.2	116,140	42.4
\$600.00-\$799.90.....	6,407,210	60.8	6,006,700	62.5	304,990	40.4	95,520	52.5
\$800.00-\$999.90.....	4,023,310	64.6	3,828,870	65.8	147,460	45.2	46,980	57.9
\$1,000.00 or more.....	1,835,780	64.8	1,753,730	65.6	54,490	47.3	27,560	63.0
Men.....	8,695,520	53.9	8,110,460	56.6	431,450	30.1	153,610	41.1
Less than \$200.00.....	114,040	34.3	100,470	37.9	9,740	19.2	3,830	23.3
\$200.00-\$399.90.....	639,850	37.6	555,830	41.2	59,400	22.1	24,620	29.0
\$400.00-\$599.90.....	1,210,860	42.4	1,072,200	45.8	104,220	24.9	34,440	35.5
\$600.00-\$799.90.....	2,834,890	56.5	2,659,420	58.6	134,200	34.0	41,270	46.4
\$800.00-\$999.90.....	2,625,980	62.5	2,506,120	63.8	89,670	40.8	30,190	55.5
\$1,000.00 or more.....	1,269,900	62.5	1,216,420	63.4	34,220	42.6	19,260	60.3
Women.....	12,895,520	57.1	11,981,440	59.5	697,370	35.3	216,710	44.6
Less than \$200.00.....	394,160	34.3	345,650	37.6	33,140	19.6	15,370	25.5
\$200.00-\$399.90.....	3,111,720	48.4	2,861,660	51.6	191,710	26.8	58,350	35.0
\$400.00-\$599.90.....	3,985,330	57.1	3,676,630	59.2	237,390	37.7	71,310	49.3
\$600.00-\$799.90.....	3,466,380	65.8	3,259,420	67.0	158,790	49.0	48,170	60.8
\$800.00-\$999.90.....	1,373,090	69.8	1,301,650	70.7	56,140	55.0	15,300	64.5
\$1,000.00 or more.....	564,840	70.8	536,430	71.3	20,200	58.3	8,210	70.2
Children.....	756,290	27.4	582,600	30.2	130,690	20.4	43,000	23.1
Less than \$200.00.....	198,970	18.6	149,410	20.8	38,270	14.0	11,290	14.3
\$200.00-\$399.90.....	231,670	27.8	170,850	30.5	47,160	21.9	13,660	23.6
\$400.00-\$599.90.....	194,440	35.7	152,510	38.0	31,540	28.1	10,390	32.4
\$600.00-\$799.90.....	105,940	41.8	87,860	43.0	12,000	33.9	6,080	43.8
\$800.00-\$999.90.....	24,230	44.6	21,090	45.6	1,650	33.2	1,490	48.5
\$1,000.00 or more.....	1,040	47.1	880	46.8	70	35.0	90	69.2

¹Includes unknown sex.

Table 5.—Number and percent of beneficiaries using direct deposit, by type of benefit and year of entitlement, December 1992

Year of entitlement	All beneficiaries		Retired workers		Disabled workers		Widows and widowers	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total.....	22,347,350	53.9	15,231,370	59.2	1,375,480	39.6	2,987,250	57.6
1990-1992.....	3,982,650	46.9	2,444,310	55.0	338,660	32.8	543,600	54.1
1985-1989.....	6,402,870	51.7	4,096,160	57.1	505,370	40.5	851,670	57.5
1980-1984.....	5,103,380	56.8	3,573,170	60.8	241,880	43.1	673,770	59.8
1975-1979.....	3,498,690	59.0	2,571,690	62.2	168,980	46.8	430,750	59.5
1970-1974.....	2,103,050	59.5	1,605,870	62.1	86,460	45.0	279,960	58.3
1969 or earlier.....	1,256,710	57.6	940,170	61.1	34,130	45.0	207,500	55.7
1992.....	1,149,290	44.0	743,410	51.9	62,940	26.7	158,240	51.3
1991.....	1,368,580	46.1	819,580	54.4	125,640	31.9	194,180	53.7
1990.....	1,464,780	50.3	881,320	58.6	150,080	37.4	191,180	57.2
1989.....	1,438,390	53.0	879,850	59.9	136,390	41.3	185,910	58.4
1988.....	1,283,890	50.1	802,180	55.7	110,820	40.3	175,340	56.8
1987.....	1,241,160	50.2	796,820	55.1	94,730	39.6	166,510	56.7
1986.....	1,254,970	52.2	826,260	57.1	88,600	40.8	163,810	57.4
1985.....	1,184,460	53.2	791,050	57.8	74,830	40.4	160,100	58.3
1984.....	1,118,270	54.5	752,320	58.8	66,180	41.6	153,230	59.3
1983.....	1,095,500	55.9	756,730	59.9	53,440	42.4	147,710	59.5
1982.....	1,028,620	57.6	727,450	61.6	43,820	42.8	133,820	60.1
1981.....	951,360	58.2	679,820	61.6	38,610	44.6	126,290	60.2
1980.....	909,630	58.8	656,850	62.5	39,830	45.5	112,720	60.0
1979.....	835,040	58.5	607,100	62.0	37,580	47.5	103,930	59.1
1978.....	749,480	58.9	547,440	62.4	33,850	47.3	93,320	59.7
1977.....	655,810	59.4	479,180	63.0	33,350	46.4	79,360	59.5
1976.....	659,240	58.9	488,410	61.8	33,970	47.0	81,090	59.8
1975.....	599,120	59.4	449,560	62.2	30,230	45.9	73,050	59.8
1974.....	538,430	59.7	406,630	62.0	25,590	45.0	69,490	60.3
1973.....	488,060	59.6	372,550	62.5	21,910	44.9	62,040	58.3
1972.....	415,230	60.0	319,020	62.4	15,420	45.8	55,320	58.2
1971.....	356,240	59.2	273,190	62.0	13,570	45.4	48,720	56.4
1970.....	305,090	59.0	234,480	61.6	9,970	43.4	44,390	57.2
1969 or earlier.....	1,256,710	57.6	940,170	61.1	34,130	45.0	207,500	55.7

Table 6.—Number and percent of beneficiaries, and average monthly benefit, by direct deposit status, December 1992

State	All beneficiaries		Direct deposit status					
			Using			Not using		
	Number	Average monthly benefit	Number	Percent	Average monthly benefit	Number	Percent	Average monthly benefit
Total.....	41,496,760	\$588.80	22,347,350	53.9	\$636.54	19,149,410	46.2	\$533.09
Alabama.....	739,480	531.17	323,010	43.7	597.69	416,470	56.3	479.58
Alaska.....	37,050	571.27	17,920	48.4	615.11	19,130	51.6	530.20
Arizona.....	634,680	600.89	439,640	69.3	633.77	195,040	30.7	526.77
Arkansas.....	481,910	521.84	232,900	48.3	581.26	249,010	51.7	466.27
California.....	3,818,590	603.24	2,321,270	60.8	635.99	1,497,320	39.2	552.46
Colorado.....	453,300	575.55	276,710	61.0	606.85	176,590	39.0	526.51
Connecticut.....	545,710	664.82	282,660	51.8	701.51	263,050	48.2	625.40
Delaware.....	111,840	623.73	66,900	59.8	667.27	44,940	40.2	558.91
District of Columbia.....	78,800	513.83	35,070	44.5	556.62	43,730	55.5	479.51
Florida.....	2,802,440	601.52	2,012,610	71.8	632.75	789,830	28.2	521.94
Georgia.....	937,460	543.10	430,440	45.9	608.38	507,020	54.1	487.68
Hawaii.....	154,950	586.25	83,850	54.1	624.21	71,100	45.9	541.48
Idaho.....	165,890	575.95	111,840	67.4	607.64	54,050	32.6	510.39
Illinois.....	1,800,340	631.81	959,030	53.3	669.20	841,310	46.7	589.19
Indiana.....	938,350	617.40	499,280	53.2	656.11	439,070	46.8	573.38
Iowa.....	531,650	594.73	323,560	60.9	624.21	208,090	39.1	548.90
Kansas.....	421,050	607.72	261,560	62.1	636.26	159	37.9	560.90
Kentucky.....	674,120	526.83	281,410	41.7	592.26	392,710	58.3	479.94
Louisiana.....	679,190	522.95	241,550	35.6	603.02	437,640	64.4	478.76
Maine.....	223,650	548.43	114,370	51.1	593.24	109,280	48.9	501.54
Maryland.....	641,350	600.21	320,010	49.9	637.93	321,340	50.1	562.64
Massachusetts.....	1,010,910	606.95	550,960	54.5	646.88	459,950	45.5	559.13
Michigan.....	1,546,040	630.92	912,030	59.0	666.57	634,010	41.0	579.62
Minnesota.....	688,720	584.82	400,560	58.2	623.34	288,160	41.8	531.28
Mississippi.....	469,180	493.72	198,150	42.2	575.47	271,030	57.8	433.95
Missouri.....	941,310	579.61	508,030	54.0	617.56	433,280	46.0	535.12
Montana.....	145,780	569.91	91,170	62.5	604.09	54,610	37.5	512.84
Nebraska.....	275,700	586.57	167,380	60.7	617.51	108,320	39.3	538.75
Nevada.....	191,950	611.51	125,340	65.3	634.86	66,610	34.7	567.58
New Hampshire.....	172,250	607.43	104,090	60.4	636.41	68,160	39.6	563.18
New Jersey.....	1,267,380	661.10	610,600	48.2	700.07	656,780	51.8	624.87
New Mexico.....	234,890	532.39	134,700	57.3	593.55	100,190	42.7	450.15
New York.....	2,909,990	638.01	1,532,260	52.7	681.06	1,377,730	47.3	590.12
North Carolina.....	1,143,470	551.21	520,590	49.5	622.51	622,880	54.5	491.62
North Dakota.....	113,810	549.23	62,760	55.1	586.16	51,050	44.9	503.83
Ohio.....	1,858,860	604.34	936,910	50.4	642.06	921,950	49.6	566.01
Oklahoma.....	552,490	560.75	302,560	54.8	603.80	249,930	45.2	508.64
Oregon.....	551,210	606.84	379,710	72.9	630.84	141,500	27.1	542.41
Pennsylvania.....	2,293,200	618.95	1,162,130	50.7	655.08	1,131,070	49.3	581.83
Rhode Island.....	186,150	608.16	93,910	50.4	647.83	92,240	49.6	567.78
South Carolina.....	574,890	545.95	262,930	45.7	615.54	311,960	54.3	487.29
South Dakota.....	131,760	540.31	75,060	57.0	576.37	56,700	43.0	492.57
Tennessee.....	869,540	543.95	379,230	43.6	615.95	490,310	56.4	488.27
Texas.....	2,319,300	559.49	1,221,980	52.7	617.18	1,097,320	47.3	495.25
Utah.....	205,430	584.97	131,910	64.2	618.51	73,520	35.8	524.80
Vermont.....	91,960	580.75	49,470	53.8	619.74	42,490	46.2	535.36
Virginia.....	882,980	561.14	414,290	46.9	612.90	468,690	53.1	515.39
Washington.....	747,070	619.25	528,280	70.7	643.17	218,790	29.3	561.49
West Virginia.....	376,450	561.87	152,220	40.4	619.61	224,230	59.6	522.67
Wisconsin.....	863,060	611.84	491,400	56.9	649.85	371,660	43.1	561.57
Wyoming.....	65,970	591.40	41,130	62.3	623.23	24,840	37.7	538.70
Puerto Rico.....	581,000	356.33	68,720	11.8	505.13	512,280	88.2	336.37
Other areas. ¹	392,260	402.33	101,300	25.8	452.93	290,960	74.2	384.71

¹Includes American Samoa, Guam, Virgin Islands, and foreign countries.

Table 7.—Percent of beneficiaries using direct deposit by State and type of benefit, December 1992

State	Total	Retirement			Survivor		Disability		
		Retired workers ¹	Spouses	Children	Widow(er)s and parents	Children	Disabled workers	Spouses	Children
Total beneficiaries.....	41,496,760	25,749,760	3,114,720	432,000	5,486,980	1,809,890	3,473,330	271,510	1,158,570
Direct depositors:									
Number.....	22,347,350	15,233,220	1,615,530	118,100	3,098,410	567,120	1,375,480	78,900	260,590
Percent.....	53.9	59.2	51.9	27.3	56.5	31.3	39.6	29.1	22.5
Alabama.....	43.7	49.8	39.9	24.2	46.6	27.6	33.0	24.3	19.8
Alaska.....	48.4	56.6	48.5	23.6	50.1	20.9	39.1	19.2	25.5
Arizona.....	69.3	75.6	68.6	31.2	70.9	36.5	52.6	43.0	30.3
Arkansas.....	48.3	54.5	45.5	25.9	50.6	27.7	37.8	28.4	23.5
California.....	60.8	66.0	60.2	35.0	64.2	34.8	44.9	34.1	26.5
Colorado.....	61.0	66.7	61.2	33.9	65.9	37.8	43.4	34.1	27.9
Connecticut.....	51.8	55.4	52.9	16.6	55.2	25.5	34.6	29.3	17.9
Delaware.....	59.8	64.3	64.0	27.6	64.1	30.0	44.1	20.8	14.9
District of Columbia.....	44.5	48.2	44.1	14.7	48.4	22.7	35.0	10.0	15.9
Florida.....	71.8	76.6	73.0	39.6	73.3	38.1	52.8	47.0	32.2
Georgia.....	45.9	52.1	46.4	26.7	49.1	27.7	33.2	26.0	21.5
Hawaii.....	54.1	58.1	44.7	31.8	55.1	38.1	44.7	30.8	23.0
Idaho.....	67.4	73.3	66.2	33.3	71.7	41.1	47.7	40.7	29.8
Illinois.....	53.3	57.2	51.3	27.0	57.9	30.7	40.0	31.2	24.7
Indiana.....	53.2	57.9	49.7	29.3	57.2	31.8	41.0	29.7	22.8
Iowa.....	60.9	64.3	55.1	28.9	67.9	36.2	48.1	36.0	30.1
Kansas.....	62.1	65.5	57.6	34.8	69.5	41.7	47.7	36.6	30.1
Kentucky.....	41.7	48.1	36.4	22.1	46.3	27.1	32.3	19.8	17.8
Louisiana.....	35.6	41.6	35.8	14.7	40.4	20.7	24.7	17.9	13.6
Maine.....	51.1	56.3	48.9	27.5	53.9	28.7	36.6	25.8	17.5
Maryland.....	49.9	53.5	48.4	29.7	52.1	29.9	39.2	29.0	25.2
Massachusetts.....	54.5	58.3	55.8	29.0	58.1	33.1	39.6	27.3	21.9
Michigan.....	59.0	64.8	56.5	27.6	62.1	33.2	46.5	36.2	22.6
Minnesota.....	58.2	61.8	53.4	27.5	64.2	36.7	42.8	32.1	24.3
Mississippi.....	42.2	49.3	41.8	19.4	45.8	25.4	31.8	22.3	18.9
Missouri.....	54.0	57.7	50.2	35.5	59.8	36.7	43.4	33.9	23.9
Montana.....	62.5	67.8	60.4	33.6	69.5	37.1	49.9	43.0	29.6
Nebraska.....	60.7	63.7	54.5	36.2	68.3	42.0	49.7	40.0	28.6
Nevada.....	65.3	69.6	63.9	37.6	68.6	42.3	50.4	56.3	34.5
New Hampshire.....	60.4	64.5	62.4	29.5	62.3	40.2	45.3	34.0	26.2
New Jersey.....	48.2	51.5	46.3	26.5	51.3	29.3	33.3	29.1	19.9
New Mexico.....	57.3	66.4	55.3	29.6	59.5	31.3	42.2	25.3	19.8
New York.....	52.7	57.1	49.9	28.0	55.4	30.1	38.5	30.3	24.7
North Carolina.....	45.5	51.0	43.8	23.6	46.2	26.1	34.1	24.9	19.2
North Dakota.....	55.1	57.6	48.1	23.8	62.4	38.3	48.4	49.3	36.4
Ohio.....	50.4	54.8	48.8	21.8	54.0	28.7	38.7	30.0	21.0
Oklahoma.....	54.8	59.2	49.9	37.7	58.5	38.8	41.7	35.0	26.5
Oregon.....	72.9	77.6	70.6	44.8	76.3	46.3	56.3	51.4	36.0
Pennsylvania.....	50.7	53.2	46.4	31.2	53.6	35.5	43.5	31.5	24.2
Rhode Island.....	50.4	54.1	51.2	20.0	54.5	26.6	35.0	20.6	19.2
South Carolina.....	45.7	51.9	48.3	19.6	45.1	26.3	34.8	29.1	18.9
South Dakota.....	57.0	59.8	50.4	38.9	66.5	40.6	46.1	35.8	31.0
Tennessee.....	43.6	48.4	40.6	26.1	47.4	32.1	32.1	24.0	20.1
Texas.....	52.7	58.7	52.0	23.7	57.3	30.5	36.6	26.0	20.9
Utah.....	64.2	70.4	65.7	40.0	68.8	38.9	45.6	38.7	28.9
Vermont.....	53.8	58.9	48.8	21.8	56.9	40.2	39.1	27.0	21.6
Virginia.....	46.9	51.8	46.0	28.4	49.0	32.6	31.9	20.6	19.1
Washington.....	70.7	75.9	70.5	42.0	74.1	45.2	51.4	46.9	32.6
West Virginia.....	40.4	46.7	34.1	20.1	46.6	24.0	29.3	19.8	14.7
Wisconsin.....	56.9	61.1	51.2	27.8	61.4	37.0	45.1	30.7	25.2
Wyoming.....	62.3	67.7	62.2	43.1	65.3	38.5	49.3	27.9	21.2
Puerto Rico.....	11.8	15.5	9.4	4.5	10.5	6.7	12.0	8.2	6.0
Other areas ²	25.8	30.5	27.0	13.5	21.4	12.0	24.3	20.9	12.6

¹ Includes special age-72 beneficiaries.

² Includes American Samoa, Guam, Virgin Islands, and foreign countries.

Table 8.—Percent of beneficiaries using direct deposit by State, age, and sex, December 1992

State	Age						Beneficiaries other than children	
	Total	17 or under	18-64	65-69	70-74	75 or older	Men	Women
Total beneficiaries.....	41,496,760	2,668,660	8,379,690	8,937,880	8,120,180	13,390,350	15,786,810	22,309,488
Direct depositors:								
Number.....	22,347,350	749,400	3,719,620	4,999,450	4,724,740	8,154,140	8,592,730	12,808,810
Percent.....	53.9	28.1	44.4	55.9	58.2	60.9	54.4	57.4
Alabama.....	43.7	24.9	36.9	47.6	47.6	49.7	44.0	47.6
Alaska.....	48.4	22.3	43.5	53.1	58.0	55.4	53.8	52.0
Arizona.....	69.3	34.6	57.1	71.6	76.0	78.1	70.5	73.5
Arkansas.....	48.3	27.5	39.7	51.7	53.4	54.9	49.2	52.0
California.....	60.8	30.5	50.2	62.2	65.9	68.8	61.3	64.5
Colorado.....	61.0	35.7	50.7	64.1	66.2	68.5	61.6	64.7
Connecticut.....	51.8	24.6	41.2	52.8	55.5	57.1	51.9	54.8
Delaware.....	59.8	27.3	50.4	63.0	65.2	65.8	61.1	63.2
District of Columbia.....	44.5	20.0	34.4	43.8	45.9	52.9	42.5	49.4
Florida.....	71.8	36.9	59.4	72.6	77.2	79.3	73.4	74.6
Georgia.....	45.9	26.0	37.3	50.6	51.5	52.7	46.5	50.0
Hawaii.....	54.1	31.1	51.1	57.2	57.4	55.7	53.6	57.7
Idaho.....	67.4	38.6	55.1	71.4	73.5	74.1	69.6	70.5
Illinois.....	53.3	30.5	44.6	54.7	55.6	59.6	53.2	56.8
Indiana.....	53.2	28.8	45.2	54.9	56.3	60.3	53.3	56.9
Iowa.....	60.9	35.6	53.8	61.7	61.2	66.5	59.8	64.7
Kansas.....	62.1	37.6	53.3	62.3	62.5	69.3	60.9	66.1
Kentucky.....	41.7	22.6	34.3	45.2	45.2	49.5	40.8	46.5
Louisiana.....	35.6	18.6	27.7	40.6	41.4	41.8	35.6	40.3
Maine.....	51.1	24.7	41.3	54.5	55.1	57.3	52.3	53.9
Maryland.....	49.9	29.5	42.9	50.9	53.0	55.3	49.6	53.0
Massachusetts.....	54.5	27.1	44.9	55.5	58.5	60.1	55.0	57.1
Michigan.....	59.0	28.7	50.6	61.7	63.5	66.3	60.1	63.0
Minnesota.....	58.2	31.7	49.3	59.1	60.4	64.0	57.4	61.7
Mississippi.....	42.2	22.4	34.4	47.4	47.3	50.2	42.7	47.3
Missouri.....	54.0	30.1	47.6	54.8	56.1	60.6	53.3	57.7
Montana.....	62.5	35.1	52.0	65.9	67.9	70.2	63.2	66.9
Nebraska.....	60.7	37.9	54.3	59.8	61.7	66.7	59.8	64.1
Nevada.....	65.3	40.4	56.7	67.9	71.0	71.2	66.0	68.3
New Hampshire.....	60.4	34.6	51.9	62.6	63.9	66.2	62.0	62.7
New Jersey.....	48.2	23.2	39.1	47.7	50.5	55.3	47.7	51.0
New Mexico.....	57.3	28.3	46.3	62.4	66.0	66.7	59.6	62.6
New York.....	52.7	26.8	43.2	52.4	56.3	60.4	52.4	56.1
North Carolina.....	45.5	25.0	39.1	50.2	49.8	49.2	46.2	48.7
North Dakota.....	55.1	37.7	47.2	53.3	56.3	61.2	53.7	58.6
Ohio.....	50.4	26.8	42.1	51.7	53.9	57.0	50.9	53.6
Oklahoma.....	54.8	35.5	46.4	56.5	56.7	61.3	54.4	58.1
Oregon.....	72.9	43.7	62.9	75.1	77.5	78.8	74.0	75.8
Pennsylvania.....	50.7	30.5	45.8	51.3	52.1	54.6	50.7	52.7
Rhode Island.....	50.4	26.3	38.1	51.2	56.2	56.1	50.4	53.5
South Carolina.....	45.7	25.1	38.9	51.5	50.1	50.6	47.4	49.1
South Dakota.....	57.0	33.7	49.2	54.9	56.8	65.7	55.6	60.9
Tennessee.....	43.6	27.3	36.9	46.9	46.8	48.6	42.9	47.1
Texas.....	52.7	27.9	41.5	55.0	58.1	62.2	53.2	57.3
Utah.....	64.2	37.2	54.1	66.3	70.4	72.7	66.8	68.0
Vermont.....	53.8	31.4	42.9	57.5	56.3	60.9	53.8	57.0
Virginia.....	46.9	27.4	38.2	49.0	51.5	52.7	45.9	50.5
Washington.....	70.7	41.1	60.0	72.8	75.8	77.3	71.5	74.0
West Virginia.....	40.4	20.4	31.6	43.3	44.6	48.5	39.6	45.2
Wisconsin.....	56.9	32.1	49.6	59.1	59.6	61.9	56.9	60.2
Wyoming.....	62.3	32.1	56.8	65.9	65.6	68.4	64.9	65.2
Puerto Rico.....	11.8	6.3	11.4	15.3	13.9	12.2	12.8	10.1
Other areas ¹	25.8	12.5	23.3	30.7	30.5	25.3	30.5	14.7

¹ Includes American Samoa, Guam, Virgin Islands, and foreign countries.

Chart 1.—Percent of Social Security beneficiaries using direct deposit to financial institutions

