

**Table 5.K1—Number and percentage of beneficiaries, and average monthly benefit, by use of direct deposit:  
By state or other area, December 2020**

| State or area        | All beneficiaries |                                   | Beneficiaries using direct deposit |                                 |                                   | Beneficiaries not using direct deposit |                                 |                                   |
|----------------------|-------------------|-----------------------------------|------------------------------------|---------------------------------|-----------------------------------|--|---------------------------------|-----------------------------------|
|                      | Number            | Average monthly benefit (dollars) | Number                             | Percentage of all beneficiaries | Average monthly benefit (dollars) | Number                                 | Percentage of all beneficiaries | Average monthly benefit (dollars) |
| All areas            | 64,850,867        | 1,421.68                          | 64,287,680                         | 99.1                            | 1,426.08                          | 563,187                                | 0.9                             | 919.12                            |
| Alabama              | 1,165,990         | 1,364.39                          | 1,154,356                          | 99.0                            | 1,369.27                          | 11,634                                 | 1.0                             | 879.68                            |
| Alaska               | 107,982           | 1,373.89                          | 106,667                            | 98.8                            | 1,379.46                          | 1,315                                  | 1.2                             | 921.82                            |
| Arizona              | 1,433,237         | 1,473.22                          | 1,424,496                          | 99.4                            | 1,476.71                          | 8,741                                  | 0.6                             | 905.33                            |
| Arkansas             | 707,846           | 1,320.16                          | 700,635                            | 99.0                            | 1,324.93                          | 7,211                                  | 1.0                             | 856.48                            |
| California           | 6,150,009         | 1,408.30                          | 6,094,513                          | 99.1                            | 1,412.50                          | 55,496                                 | 0.9                             | 946.67                            |
| Colorado             | 915,854           | 1,468.13                          | 908,863                            | 99.2                            | 1,471.92                          | 6,991                                  | 0.8                             | 976.17                            |
| Connecticut          | 695,402           | 1,584.05                          | 688,420                            | 99.0                            | 1,589.15                          | 6,982                                  | 1.0                             | 1,081.18                          |
| Delaware             | 224,617           | 1,569.07                          | 223,266                            | 99.4                            | 1,572.35                          | 1,351                                  | 0.6                             | 1,027.36                          |
| District of Columbia | 83,647            | 1,385.21                          | 82,680                             | 98.8                            | 1,391.21                          | 967                                    | 1.2                             | 872.66                            |
| Florida              | 4,840,275         | 1,434.11                          | 4,808,341                          | 99.3                            | 1,437.58                          | 31,934                                 | 0.7                             | 911.59                            |
| Georgia              | 1,902,790         | 1,391.89                          | 1,885,345                          | 99.1                            | 1,396.39                          | 17,445                                 | 0.9                             | 905.28                            |
| Hawaii               | 282,623           | 1,453.64                          | 280,305                            | 99.2                            | 1,457.68                          | 2,318                                  | 0.8                             | 964.96                            |
| Idaho                | 370,385           | 1,408.66                          | 367,789                            | 99.3                            | 1,412.02                          | 2,596                                  | 0.7                             | 932.66                            |
| Illinois             | 2,274,372         | 1,459.33                          | 2,253,552                          | 99.1                            | 1,463.92                          | 20,820                                 | 0.9                             | 962.54                            |
| Indiana              | 1,382,024         | 1,467.88                          | 1,370,233                          | 99.1                            | 1,472.29                          | 11,791                                 | 0.9                             | 954.46                            |
| Iowa                 | 663,803           | 1,443.23                          | 659,298                            | 99.3                            | 1,446.79                          | 4,505                                  | 0.7                             | 921.64                            |
| Kansas               | 569,120           | 1,473.52                          | 564,368                            | 99.2                            | 1,477.94                          | 4,752                                  | 0.8                             | 948.46                            |
| Kentucky             | 1,009,092         | 1,325.25                          | 998,758                            | 99.0                            | 1,330.35                          | 10,334                                 | 1.0                             | 832.21                            |
| Louisiana            | 925,400           | 1,293.22                          | 914,557                            | 98.8                            | 1,298.55                          | 10,843                                 | 1.2                             | 843.61                            |
| Maine                | 355,433           | 1,343.86                          | 351,891                            | 99.0                            | 1,349.05                          | 3,542                                  | 1.0                             | 828.31                            |
| Maryland             | 1,032,078         | 1,527.07                          | 1,022,692                          | 99.1                            | 1,531.83                          | 9,386                                  | 0.9                             | 1,008.20                          |
| Massachusetts        | 1,294,623         | 1,473.08                          | 1,280,382                          | 98.9                            | 1,478.81                          | 14,241                                 | 1.1                             | 957.95                            |
| Michigan             | 2,250,141         | 1,492.08                          | 2,234,515                          | 99.3                            | 1,496.05                          | 15,626                                 | 0.7                             | 923.80                            |
| Minnesota            | 1,069,913         | 1,502.40                          | 1,063,547                          | 99.4                            | 1,505.50                          | 6,366                                  | 0.6                             | 983.73                            |
| Mississippi          | 681,219           | 1,300.04                          | 671,807                            | 98.6                            | 1,306.51                          | 9,412                                  | 1.4                             | 837.85                            |
| Missouri             | 1,323,195         | 1,392.71                          | 1,311,331                          | 99.1                            | 1,397.20                          | 11,864                                 | 0.9                             | 896.56                            |
| Montana              | 244,937           | 1,374.47                          | 242,628                            | 99.1                            | 1,378.75                          | 2,309                                  | 0.9                             | 924.80                            |
| Nebraska             | 357,164           | 1,439.68                          | 354,412                            | 99.2                            | 1,443.50                          | 2,752                                  | 0.8                             | 946.83                            |
| Nevada               | 565,671           | 1,421.77                          | 561,775                            | 99.3                            | 1,424.79                          | 3,896                                  | 0.7                             | 985.86                            |
| New Hampshire        | 317,389           | 1,532.14                          | 315,318                            | 99.3                            | 1,536.24                          | 2,071                                  | 0.7                             | 907.85                            |
| New Jersey           | 1,651,408         | 1,587.96                          | 1,636,334                          | 99.1                            | 1,592.70                          | 15,074                                 | 0.9                             | 1,073.06                          |
| New Mexico           | 453,282           | 1,336.93                          | 448,635                            | 99.0                            | 1,342.47                          | 4,647                                  | 1.0                             | 801.99                            |
| New York             | 3,680,264         | 1,468.56                          | 3,638,680                          | 98.9                            | 1,473.98                          | 41,584                                 | 1.1                             | 993.92                            |
| North Carolina       | 2,183,353         | 1,429.48                          | 2,164,111                          | 99.1                            | 1,434.00                          | 19,242                                 | 0.9                             | 920.97                            |
| North Dakota         | 138,461           | 1,390.46                          | 137,358                            | 99.2                            | 1,394.56                          | 1,103                                  | 0.8                             | 879.41                            |
| Ohio                 | 2,405,217         | 1,389.37                          | 2,384,596                          | 99.1                            | 1,393.55                          | 20,621                                 | 0.9                             | 905.51                            |
| Oklahoma             | 811,064           | 1,373.97                          | 802,420                            | 98.9                            | 1,379.17                          | 8,644                                  | 1.1                             | 890.41                            |
| Oregon               | 906,127           | 1,450.98                          | 899,836                            | 99.3                            | 1,454.41                          | 6,291                                  | 0.7                             | 959.60                            |
| Pennsylvania         | 2,877,728         | 1,475.27                          | 2,856,063                          | 99.2                            | 1,479.26                          | 21,665                                 | 0.8                             | 949.18                            |
| Rhode Island         | 230,018           | 1,457.41                          | 228,006                            | 99.1                            | 1,462.15                          | 2,012                                  | 0.9                             | 920.53                            |
| South Carolina       | 1,197,138         | 1,442.29                          | 1,187,222                          | 99.2                            | 1,446.84                          | 9,916                                  | 0.8                             | 897.84                            |
| South Dakota         | 185,752           | 1,386.63                          | 184,293                            | 99.2                            | 1,391.31                          | 1,459                                  | 0.8                             | 795.72                            |
| Tennessee            | 1,496,750         | 1,395.22                          | 1,484,464                          | 99.2                            | 1,399.49                          | 12,286                                 | 0.8                             | 879.06                            |
| Texas                | 4,421,803         | 1,381.84                          | 4,382,344                          | 99.1                            | 1,386.19                          | 39,459                                 | 0.9                             | 898.25                            |
| Utah                 | 430,247           | 1,463.62                          | 426,556                            | 99.1                            | 1,467.88                          | 3,691                                  | 0.9                             | 970.40                            |
| Vermont              | 156,005           | 1,443.23                          | 154,616                            | 99.1                            | 1,448.20                          | 1,389                                  | 0.9                             | 889.52                            |
| Virginia             | 1,585,194         | 1,473.96                          | 1,571,799                          | 99.2                            | 1,478.35                          | 13,395                                 | 0.8                             | 958.20                            |
| Washington           | 1,401,525         | 1,511.68                          | 1,393,008                          | 99.4                            | 1,515.07                          | 8,517                                  | 0.6                             | 956.46                            |
| West Virginia        | 479,303           | 1,356.46                          | 474,081                            | 98.9                            | 1,361.62                          | 5,222                                  | 1.1                             | 887.81                            |
| Wisconsin            | 1,275,932         | 1,474.74                          | 1,269,083                          | 99.5                            | 1,477.70                          | 6,849                                  | 0.5                             | 926.16                            |
| Wyoming              | 118,420           | 1,473.43                          | 117,339                            | 99.1                            | 1,477.90                          | 1,081                                  | 0.9                             | 987.99                            |

(Continued)

## 5.K OASDI Current-Pay Benefits: Direct Deposit

**Table 5.K1—Number and percentage of beneficiaries, and average monthly benefit, by use of direct deposit:  
By state or other area, December 2020—Continued**

| State or area            | All beneficiaries |                                   | Beneficiaries using direct deposit |                                 |                                   | Beneficiaries not using direct deposit |                                 |                                   |
|--------------------------|-------------------|-----------------------------------|------------------------------------|---------------------------------|-----------------------------------|--|---------------------------------|-----------------------------------|
|                          | Number            | Average monthly benefit (dollars) | Number                             | Percentage of all beneficiaries | Average monthly benefit (dollars) | Number                                 | Percentage of all beneficiaries | Average monthly benefit (dollars) |
| Outlying areas           |                   |                                   |                                    |                                 |                                   |  |                                 |                                   |
| American Samoa           | 6,099             | 785.62                            | 5,901                              | 96.8                            | 798.56                            | 198                                    | 3.2                             | 399.97                            |
| Guam                     | 19,032            | 964.82                            | 18,894                             | 99.3                            | 967.68                            | 138                                    | 0.7                             | 571.91                            |
| Northern Mariana Islands |                   |                                   |                                    |                                 |                                   |  |                                 |                                   |
| Islands                  | 3,310             | 734.96                            | 3,297                              | 99.6                            | 735.80                            | 13                                     | 0.4                             | 523.42                            |
| Puerto Rico              | 824,365           | 943.34                            | 816,063                            | 99.0                            | 947.14                            | 8,302                                  | 1.0                             | 569.81                            |
| U.S. Virgin Islands      | 21,922            | 1,247.17                          | 21,703                             | 99.0                            | 1,251.62                          | 219                                    | 1.0                             | 806.32                            |
| Foreign countries        | 693,921           | 736.22                            | 683,251                            | 98.5                            | 738.95                            | 10,670                                 | 1.5                             | 561.71                            |
| Unknown                  | 996               | 1,414.56                          | 987                                | 99.1                            | 1,419.20                          | 9                                      | 0.9                             | 905.89                            |

SOURCES: Social Security Administration, Master Beneficiary Record, 100 percent data; and U.S. Postal Service geographic data.

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