

Social Security Beneficiaries Enrolled in the Direct Deposit Program, December 1996*

On April 26, 1996, Public Law 104-134 was enacted, requiring all Federal payments except tax refunds be issued electronically by January 2, 1999, thus beginning a new era in electronic funds transfer (EFT). This legislation, the Debt Collection Improvement Act of 1996—part of the Omnibus Consolidated Rescissions and Appropriations Act of 1996—mandated that effective July 27, 1996, all new recipients of Federal payments use EFT. Only persons certifying in writing that they do not have an account at a financial institution are exempt.

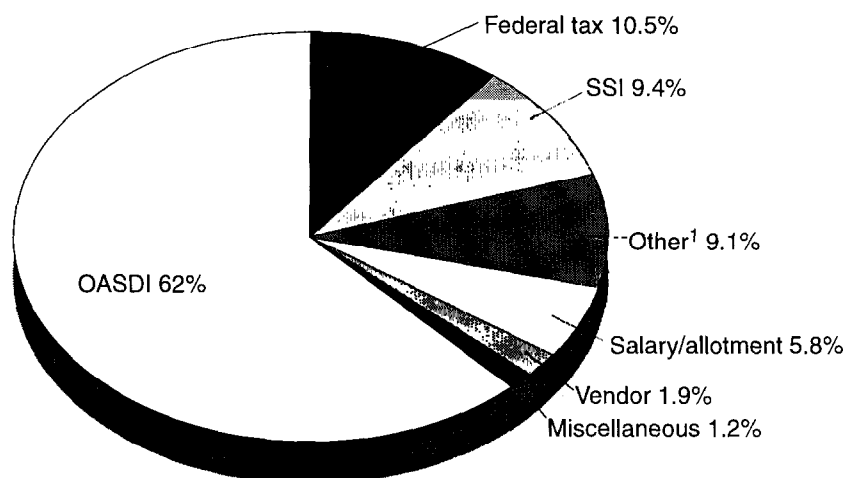
The Social Security Administration (SSA) implemented the first phase of the new legislation effective with claims filed for Old-Age, Survivors, and Disability Insurance (OASDI) or Supplemental Security Income (SSI) beginning August 1, 1996. Since benefit payments issued by SSA account for a significant portion of the U.S. Department of the Treasury disbursements, SSA's role in the *EFT 99*, as the initiative is called, is of major significance. Of the 857 million payments the Treasury Department disbursed in fiscal year 1997, 71.4 percent were made to OASDI and SSI beneficiaries (chart 1).

This note presents data on the beneficiaries using direct deposit in December 1996, including demographic characteristics, benefit amounts, and State of residence. The data were derived from a 10-percent sample of the Master Beneficiary Record—the major administrative database for SSA.¹ The 1996 data will be useful in evaluating the effects of the new legislation.

The initial impact of the new legislation was evident in 1997. In December 1996, 63 percent of all OASDI and 30 percent of SSI benefit payments were made by direct deposit. By December 1997, the rates had risen to 69 percent and 38 percent, respectively.

*Joseph Bondar, Division of Retirement, Survivors, and Disability Insurance Statistics and Analysis, Office of Research, Evaluation and Statistics, Social Security Administration.

Chart 1.—Payment volume, by type of disbursement, fiscal year 1997



¹Includes payments from the Veteran's Administration, Office of Personnel Management, and the Railroad Retirement Board.

Because of the many complex issues involved in converting the entire Federal payment structure to EFT, the Treasury Department issued a proposed rule, in September 1997, on how Federal agencies were to implement the program (Notice of Proposed Rulemaking 31 CFR Part 208). This proposal required that all recipients of Federal payments who have an account at a financial institution receive benefits via EFT. For those individuals who do not have an account, an Electronic Transfer Account (ETA) at a financial institution will be provided. Until this option becomes available or by January 2, 2000, whichever is earlier, these individuals can continue to receive paper checks. Recipients with ETAs will have access to the funds through automated teller machines (ATMs) or point-of-sale (POS) terminals with an access card.

Under the proposed rule, certain recipients may be eligible for a waiver. Recipients entitled prior to July 26, 1996, who certify that accessing the funds would be difficult because of a physical disability or because of limited access to financial institutions, ATMs, or POS terminals may be eligible for a waiver. Recipients who certify that they do not have an account and that EFT payments would be a hardship due to

physical disability, limited access to financial institutions, or financial hardship would be eligible for a waiver regardless of when they began to receive benefits.

The proposed rule provided for a 90-day period for the general public to comment on the proposal. In an effort to obtain feedback from the public, the Treasury Department held public hearings in Baltimore, Dallas, Los Angeles, and New York and will weigh all responses before it issues a final ruling.²

Background

In 1975, the Treasury Department and SSA introduced the direct deposit program for the payment of benefits. A rudimentary form of direct deposit existed prior to 1975 but was initially available only to beneficiaries with extenuating circumstances who filed 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 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. This legislation also authorized the issuance of composite checks by Federal agencies to financial institutions. In other words, institutions receiving monthly checks for multiple beneficiaries could now receive a single check, thus streamlining the benefit disbursement process and clearing the way for the present direct deposit program.

Under the current direct deposit program, an electronic funds transfer, originated by the Treasury Department on SSA's behalf, is sent to an account at a financial institution designated by the beneficiary. The EFT conforms to an agreed upon electronic format established by the financial community. The electronic credit is transmitted through the national automated clearinghouse system (ACH), which is a secure computer network operated mainly by the Federal Reserve System.

Direct deposit offers many advantages to Social Security beneficiaries. It gives beneficiaries quicker access to the funds and should a problem arise, it can be corrected much faster. The problems of lost, stolen, or misplaced checks are virtually eliminated. Beneficiaries no longer have to visit a financial institution to deposit their checks.

Electronic funds transfer also offers cost savings to Federal agencies. The Treasury Department estimates that EFT will save the Federal Government approximately \$100 million annually in processing costs. This is in addition to \$65 million lost by individuals, businesses, and the government as a result of forgery, theft, and counterfeiting of checks. A significant portion of the savings can be attributed to the fact that the cost of issuing an electronic payment is only \$.02 compared with \$.43 for a check. Since SSA currently issues 17.8 million paper checks per month to OASDI and SSI beneficiaries, the savings could be quite substantial. An additional saving to SSA is a reduction in the workload for handling payment problems. Advantages to financial institutions as a result of EFT include

lower processing costs over mailed paper checks and increased use of the institution's services.

Demographic Characteristics

In December 1996, 27.6 million Social Security beneficiaries were using direct deposit (table 1). This number, representing 63.2 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 (\$3 billion in 1996 dollars) to nearly \$20 billion.

Generally, direct deposit participation rates were highest for the beneficiary categories with older beneficiaries. For example, only 38 percent of beneficiaries under age 30, and 45 percent of those aged 30-39 were enrolled in the program at the end of 1996. In contrast, 67 percent of beneficiaries aged 60-79 and nearly 69 percent of those aged 80 or older were enrolled (table 3). About two-thirds of retired workers and nondisabled widows and widowers were using direct deposit. Wives and husbands of retired workers with a participation rate of 61 percent was the next most likely group to be enrolled. Disabled workers had a participation rate of 51 percent. The enrollment rate of all other beneficiary groups was below 50 percent.

Regardless of age, women used direct deposit somewhat more frequently than did men. Overall, 67 percent of women and 64 percent of men were enrolled. Only 38 percent of children used direct deposit, which is indicative of the lower participation rate of their parents who actually received the benefit and chose the payment method.

Black beneficiaries and those of other races selected direct deposit less frequently than did white beneficiaries. Sixty-six percent of white beneficiaries were enrolled in direct deposit, compared with 43 percent of black beneficiaries and 50 percent of persons of other races.

Monthly Benefit

Generally, Social Security beneficiaries using direct deposit had higher monthly benefits than those not enrolled. This generalization holds true regardless of the type of benefit received. For example, at the end of 1996, retired workers enrolled in direct deposit had an average monthly benefit of \$770.90, while those not enrolled had an average benefit of \$687.90. Similarly, disabled workers using direct deposit had an average benefit of \$750.70, compared with \$657.10 for nondirect depositors.

The relationship between the benefit amount and the use of direct deposit is more clearly shown in table 4. As the benefit level increased from less than \$200 to \$1,200 or more, the overall participation rate increased from 37 to 74 percent. This pattern holds true regardless of sex or race of the beneficiary. White beneficiaries, however, had a higher participation rate than black beneficiaries and those of other races at all benefit levels. Similarly, except for those receiving benefits of less

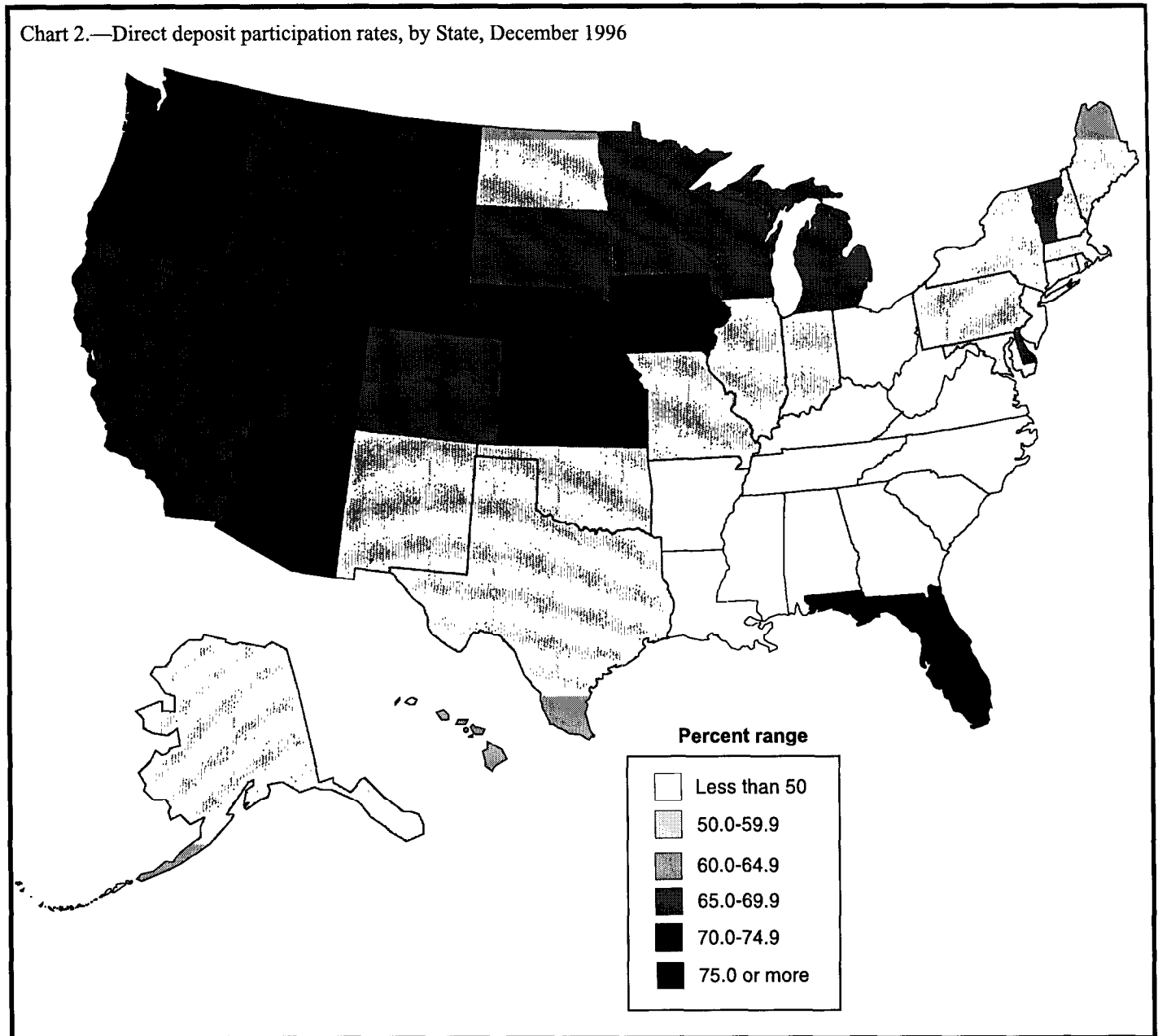
than \$200, women beneficiaries used direct deposit in greater proportions than did men at all benefit levels.

State of Residence

At the end of 1996, the direct deposit participation rate was 75 percent or higher in four States—Oregon, Washington, Florida, and Arizona (table 5). Louisiana, West Virginia, and Mississippi were the only States with participation rates below 50 percent. Eight States had more than 1 million direct depositors, which accounted for nearly one-half of the national total.

The Seattle and San Francisco regions had the highest participation rates of the 10 Social Security Administration regions—78 percent and 74 percent, respectively. The Philadelphia and Dallas regions had the lowest participation rates—59 percent (chart 2). As discussed earlier, there appears to be a strong relationship between the amount of the benefit and the use of direct deposit. Consequently, the low average benefit in the Dallas region (\$630) corresponds with the equally low participation rate. The Philadelphia region, however, would have been expected to have a higher participation rate because of the higher average benefit (\$684.70) but this was not the case. Similarly, participation rates in the New

Chart 2.—Direct deposit participation rates, by State, December 1996



York region (although Puerto Rico is included in this region, it is combined with "other" areas in the table) were below the national average, even though New Jersey and New York—the two States included in the region—ranked first and third in average benefit in the Nation. This disparity between the benefit amount and the participation rate may be a reflection on the marketing efforts for EFT or perhaps the characteristics of the beneficiary population. Tables 6 and 7 show participation rates for States, by type of benefit and age. They indicate (as discussed earlier with respect to national data) that within

each State, older beneficiaries use direct deposit more frequently than younger beneficiaries.

Notes

¹ For a discussion on sampling variability for this file, see *the Annual Statistical Supplement, 1997 to the Social Security Bulletin*, pp. 352-353.

² For a more complete discussion of EFT and recent developments, refer to the Treasury Department's home page on the Internet: www.fms.treas.gov/eft.

Table 1.—Number and percent of beneficiaries and average monthly benefit, by type of beneficiary and direct deposit status, December 1996

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.....	43,737,470	\$672.80	27,628,000	63.2	\$719.40	16,109,470	36.8	\$592.80
Retired workers and dependents.....	30,312,830	703.50	20,458,280	67.5	735.00	9,854,550	32.5	638.20
Retired workers.....	26,899,170	744.90	18,465,120	68.6	770.90	8,434,050	31.4	687.90
Wives and husbands.....	2,971,650	383.80	1,823,570	61.4	404.90	1,148,080	38.6	350.20
Children.....	442,010	336.60	169,590	38.4	373.00	272,420	61.6	314.00
Disabled workers and dependents.....	6,076,830	561.80	2,819,520	46.4	641.70	3,257,310	53.6	492.70
Disabled workers.....	4,386,040	704.80	2,239,510	51.1	750.70	2,146,530	48.9	657.10
Wives and husbands.....	223,300	171.80	86,830	38.9	198.30	136,470	61.1	155.00
Children.....	1,467,490	193.70	493,180	33.6	224.80	974,310	66.4	177.90
Survivors.....	7,347,120	637.70	4,349,900	59.2	696.60	2,997,220	40.8	552.30
Nondisabled widows and widowers ¹	5,021,510	707.10	3,349,180	66.7	744.00	1,672,330	33.3	633.30
Disabled widows and widowers.....	182,020	472.10	89,800	49.3	494.40	92,220	50.7	450.30
Widowed mothers and fathers.....	241,490	513.80	120,390	49.9	564.40	121,100	50.1	463.40
Children.....	1,902,100	486.30	790,530	41.6	539.20	1,111,570	58.4	448.60
Special age-72.....	690	199.00	300	43.5	199.00	390	56.5	199.00

¹ Includes parents.

Table 2.—Number and percent of beneficiaries using direct deposit, by type of beneficiary, December 1976-96

Type of beneficiary	December 1976		December 1980		December 1984		December 1987 ¹		December 1992 ²		December 1996 ²	
	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent
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	27,628,000	63.2
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	20,458,280	67.5
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	18,465,120	68.6
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	1,823,570	61.4
Children.....	40,915	6.3	83,297	13.0	84,730	17.8	88,291	20.1	118,100	27.3	169,590	38.4
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	2,819,520	46.4
Disabled workers.....	325,395	12.2	735,609	25.7	834,894	32.2	933,798	33.5	1,375,480	39.6	2,239,510	51.1
Wives and husbands.....	37,669	7.9	80,040	17.3	67,814	22.3	67,379	23.2	78,900	29.1	86,830	38.9
Children.....	86,401	5.8	175,072	12.9	152,373	16.5	163,786	16.9	260,590	22.5	493,180	33.6
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	4,349,900	59.2
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	3,438,980	66.1
Widowed mothers and fathers.....	54,153	9.4	115,192	20.5	113,227	29.6	105,694	32.1	109,520	37.3	120,390	49.9
Children.....	215,388	7.4	442,606	17.0	459,590	22.9	454,613	24.8	567,120	31.3	790,530	41.6
Special age-72.....	16,654	8.9	21,339	23.0	14,979	37.1	8,477	44.6	1,850	52.4	300	43.5

¹ 1988 data not available.

² Based on 10-percent sample.

³ Includes nondisabled and disabled widow(ers) and parents.

Table 3.—Number and percent of beneficiaries and average monthly benefit, by age, sex, race, and direct deposit status, December 1996

Characteristic	All beneficiaries		Direct deposit status					
			Using			Not using		
	Number	Average monthly benefit	Number	Percent	Average monthly benefit	Number	Percent	Average monthly benefit
Total.....	43,737,470	\$672.80	27,628,000	63.2	\$719.40	16,109,470	36.8	\$592.80
<i>Age</i>								
Adults.....	39,925,870	703.00	26,174,700	65.6	736.40	13,751,170	34.4	639.40
Under 30.....	188,590	425.80	71,520	37.9	454.20	117,070	62.1	408.40
30-39.....	802,150	534.30	357,650	44.6	577.70	444,500	55.4	499.40
40-49.....	1,286,780	654.00	632,730	49.2	699.30	654,050	50.8	610.20
50-59.....	1,667,050	715.70	864,030	51.8	762.30	803,020	48.2	665.60
60-69.....	12,992,610	671.20	8,701,020	67.0	699.70	4,291,590	33.0	613.30
70-79.....	14,898,050	715.00	9,987,450	67.0	744.20	4,910,600	33.0	655.70
80 or older.....	8,090,640	760.40	5,560,300	68.7	793.90	2,530,340	31.3	686.70
Children ¹	3,811,600	356.30	1,453,300	38.1	413.10	2,358,300	61.9	321.20
<i>Sex</i>								
Men.....	16,749,700	827.80	10,695,970	63.9	866.40	6,053,730	36.1	759.50
Under 30.....	97,080	467.10	34,210	35.2	486.20	62,870	64.8	456.70
30-39.....	398,210	605.00	166,240	41.7	645.90	231,970	58.3	575.80
40-49.....	677,250	751.20	320,330	47.3	795.40	356,920	52.7	711.50
50-59.....	887,650	860.90	451,070	50.8	916.60	436,580	49.2	803.30
60-69.....	5,804,180	820.60	3,832,530	66.0	856.20	1,971,650	34.0	751.30
70-79.....	6,277,780	834.30	4,144,940	66.0	864.10	2,132,840	34.0	776.60
80 or older.....	2,607,550	884.10	1,746,650	67.0	923.00	860,900	33.0	805.20
Women.....	23,176,170	612.80	15,478,730	66.8	646.60	7,697,440	33.2	544.90
Under 30.....	91,510	381.90	37,310	40.8	424.90	54,200	59.2	352.30
30-39.....	403,940	464.60	191,410	47.4	518.50	212,530	52.6	416.10
40-49.....	609,530	546.00	312,400	51.3	600.60	297,130	48.7	488.50
50-59.....	779,400	550.40	412,960	53.0	593.80	366,440	47.0	501.50
60-69.....	7,188,430	550.50	4,868,490	67.7	576.60	2,319,940	32.3	495.90
70-79.....	8,620,270	628.10	5,842,510	67.8	659.20	2,777,760	32.2	562.80
80 or older.....	5,483,090	701.60	3,813,650	69.6	734.80	1,669,440	30.4	625.50
<i>Race</i>								
White.....	37,822,600	692.90	24,998,680	66.1	730.50	12,823,920	33.9	619.70
Black.....	4,501,500	544.80	1,919,080	42.6	612.00	2,582,420	57.4	494.80
Other ²	1,413,370	541.50	710,240	50.3	620.00	703,130	49.7	462.20

¹ Includes disabled adult children aged 18 or older, children under 18, and students 18-19.

² Includes 215,650 persons of unknown race.

Table 4.—Number and percent of beneficiaries using direct deposit, by monthly benefit, sex, and race, December 1996

Monthly benefit amount	Total		White		Black		Other	
	Number	Percent of all beneficiaries	Number	Percent of all beneficiaries	Number	Percent of all beneficiaries	Number	Percent of all beneficiaries
Total ¹	27,628,000	63.2	24,998,680	66.1	1,919,080	42.6	587,890	49.1
Less than \$200.00.....	859,350	36.7	670,990	40.8	129,070	26.2	50,920	28.4
\$200.00-\$399.90.....	3,128,400	49.9	2,669,550	53.7	331,720	33.7	107,500	40.3
\$400.00-\$599.90.....	6,400,280	59.9	5,689,580	62.9	523,200	41.1	156,340	50.0
\$600.00-\$799.90.....	6,022,400	65.8	5,447,680	67.9	437,120	49.5	112,980	56.5
\$800.00-\$999.90.....	6,583,930	72.9	6,156,760	74.1	318,370	56.3	88,910	65.3
\$1,000.00-\$1,199.90.....	3,188,150	74.1	2,995,580	75.1	135,340	59.2	46,930	68.5
\$1,200.00 or more.....	1,445,490	73.8	1,368,540	74.4	44,260	60.8	24,310	70.1
Men.....	10,695,970	63.9	9,792,740	66.5	629,590	41.8	233,880	51.8
Less than \$200.00.....	132,300	49.1	112,830	52.7	13,240	34.1	5,750	37.1
\$200.00-\$399.90.....	537,750	48.3	450,830	52.1	57,800	32.5	25,660	40.9
\$400.00-\$599.90.....	1,103,380	48.3	920,920	51.9	125,420	33.0	49,160	43.5
\$600.00-\$799.90.....	2,057,420	59.5	1,843,090	62.2	156,970	41.1	48,980	50.2
\$800.00-\$999.90.....	3,745,250	70.7	3,519,430	72.3	163,710	50.6	53,120	61.8
\$1,000.00-\$1,199.90.....	2,140,040	72.1	2,015,540	73.3	85,680	54.9	33,180	65.5
\$1,200.00 or more.....	979,830	71.8	930,100	72.5	26,770	56.2	18,030	68.2
Women.....	15,478,730	66.8	14,125,440	69.0	1,016,750	48.1	276,940	54.9
Less than \$200.00.....	384,530	45.0	322,170	48.4	41,570	31.7	18,350	36.2
\$200.00-\$399.90.....	2,195,080	54.1	1,938,290	57.3	187,020	35.8	59,210	44.2
\$400.00-\$599.90.....	4,906,040	65.3	4,470,570	67.6	326,300	46.2	91,160	56.4
\$600.00-\$799.90.....	3,753,580	71.1	3,432,910	72.5	251,930	57.7	56,270	64.2
\$800.00-\$999.90.....	2,737,050	76.8	2,552,790	77.7	143,550	65.1	32,370	72.4
\$1,000.00-\$1,199.90.....	1,037,240	78.8	970,680	79.4	48,920	68.7	13,300	77.1
\$1,200.00 or more.....	465,210	78.4	438,030	78.9	17,460	69.4	6,280	76.0
Children ²	1,453,300	38.1	1,080,500	41.0	272,740	31.0	77,070	31.9
Less than \$200.00.....	342,520	28.1	235,990	30.9	74,260	23.0	26,820	23.7
\$200.00-\$399.90.....	395,570	36.2	280,430	38.7	86,900	30.6	22,630	32.4
\$400.00-\$599.90.....	390,860	44.0	298,090	45.7	71,480	38.1	16,020	42.1
\$600.00-\$799.90.....	211,400	51.2	171,680	52.5	28,220	44.1	7,730	52.2
\$800.00-\$999.90.....	101,630	55.9	84,540	56.0	11,110	52.5	3,420	61.7
\$1,000.00-\$1,199.90.....	10,870	62.3	9,360	62.7	740	55.2	450	69.2
\$1,200.00 or more.....	450	56.3	410	56.9	30	60.0	....	....

¹ Total includes persons of unknown race.

² Includes disabled adult children.

Table 5.—Number and percent of beneficiaries and average monthly benefit, by region and State and direct deposit status, December 1996

Region and State	All beneficiaries		Using direct deposit			Not using direct deposit		
	Number	Average monthly benefit	Number	Percent	Average monthly benefit	Number	Percent	Average monthly benefit
Total.....	43,737,470	\$672.80	27,628,000	63.2	\$719.40	16,109,470	36.8	\$592.80
Region I (Boston)	2,341,170	697.40	1,448,890	61.9	736.60	892,280	38.1	633.90
Connecticut.....	568,900	754.70	341,600	60.0	792.00	227,300	40.0	698.80
Maine.....	242,180	621.10	145,480	60.1	669.40	96,700	39.9	548.30
Massachusetts.....	1,052,260	689.80	659,860	62.7	729.60	392,400	37.3	622.80
New Hampshire.....	188,350	693.50	127,330	67.6	723.40	61,020	32.4	631.00
Rhode Island.....	189,450	690.40	111,620	58.9	734.00	77,830	41.1	627.90
Vermont.....	100,030	658.10	63,000	63.0	695.70	37,030	37.0	594.00
Region II (New York)	4,282,500	733.70	2,615,140	61.1	774.40	1,667,360	38.9	669.80
New Jersey.....	1,313,620	756.10	763,670	58.1	794.70	549,950	41.9	702.60
New York.....	2,968,880	723.80	1,851,470	62.4	766.10	1,117,410	37.6	653.70
Region III (Philadelphia)	4,568,930	684.70	2,679,060	58.6	726.30	1,889,870	41.4	625.60
Delaware.....	124,360	711.90	85,610	68.8	752.60	38,750	31.2	622.10
District of Columbia.....	77,440	584.90	42,450	54.8	627.50	34,990	45.2	533.30
Maryland.....	685,230	686.90	414,130	60.4	722.50	271,100	39.6	632.40
Pennsylvania.....	2,331,780	707.20	1,406,610	60.3	742.70	925,170	39.7	653.10
Virginia.....	964,520	647.70	544,880	56.5	697.90	419,640	43.5	582.60
West Virginia.....	385,600	648.40	185,380	48.1	704.30	200,220	51.9	596.50
Region IV (Atlanta)	8,899,470	643.90	5,545,550	62.3	701.50	3,353,920	37.7	548.70
Alabama.....	786,510	614.40	424,560	54.0	678.50	361,950	46.0	539.40
Florida.....	3,034,010	685.50	2,364,190	77.9	717.70	669,820	22.1	571.90
Georgia.....	1,027,380	628.90	575,580	56.0	691.80	451,800	44.0	548.70
Kentucky.....	719,760	608.20	366,700	50.9	674.50	353,060	49.1	539.20
Mississippi.....	498,230	574.30	248,120	49.8	656.20	250,110	50.2	493.00
North Carolina.....	1,255,190	639.30	701,920	55.9	704.90	553,270	44.1	556.10
South Carolina.....	638,460	632.50	355,870	55.7	697.30	282,590	44.3	551.00
Tennessee.....	939,930	628.60	508,610	54.1	695.60	431,320	45.9	549.60
Region V (Chicago)	7,900,970	703.80	4,998,440	63.3	741.50	2,902,530	36.7	638.90
Illinois.....	1,826,820	717.70	1,131,350	61.9	756.30	695,470	38.1	655.00
Indiana.....	966,990	706.20	600,190	62.1	744.90	366,800	37.9	643.00
Michigan.....	1,598,350	721.60	1,077,940	67.4	756.30	520,410	32.6	649.70
Minnesota.....	715,190	672.60	476,330	66.6	710.50	238,860	33.4	596.90
Ohio.....	1,909,520	688.40	1,128,470	59.1	727.00	781,050	40.9	632.60
Wisconsin.....	884,100	698.90	584,160	66.1	735.20	299,940	33.9	628.20
Region VI (Dallas)	4,547,130	630.00	2,664,430	58.6	689.30	1,882,700	41.4	546.00
Arkansas.....	506,570	604.10	292,090	57.7	660.20	214,480	42.3	527.80
Louisiana.....	701,280	601.40	322,200	45.9	681.30	379,080	54.1	533.40
New Mexico.....	261,780	610.00	169,650	64.8	671.30	92,130	35.2	497.20
Oklahoma.....	579,680	642.70	369,070	63.7	685.20	210,610	36.3	568.20
Texas.....	2,497,820	642.40	1,511,420	60.5	699.60	986,400	39.5	554.70
Region VII (Kansas City)	2,233,050	673.60	1,519,060	68.0	706.80	713,990	32.0	602.90
Iowa.....	538,930	680.50	382,250	70.9	708.70	156,680	29.1	611.90
Kansas.....	435,550	694.30	306,350	70.3	723.60	129,200	29.7	625.00
Missouri.....	976,790	661.60	631,510	64.7	699.70	345,280	35.3	591.90
Nebraska.....	281,780	670.10	198,950	70.6	700.30	82,830	29.4	597.50
Region VIII (Denver)	1,209,380	652.50	838,760	69.4	686.40	370,620	30.6	575.70
Colorado.....	504,870	656.20	351,740	69.7	688.90	153,130	30.3	581.00
Montana.....	152,990	654.30	107,190	70.1	687.50	45,800	29.9	576.80
North Dakota.....	115,660	629.00	73,450	63.5	666.80	42,210	36.5	563.30
South Dakota.....	135,350	617.40	88,920	65.7	655.60	46,430	34.3	544.40
Utah.....	228,270	668.10	166,080	72.8	698.90	62,190	27.2	585.70
Wyoming.....	72,240	677.20	51,380	71.1	708.70	20,860	28.9	599.90
Region IX (San Francisco)	5,153,310	686.80	3,794,040	73.6	716.80	1,359,270	26.4	603.00
Arizona.....	720,250	686.60	551,920	76.6	722.10	168,330	23.4	570.10
California.....	4,022,740	686.80	2,958,640	73.5	715.80	1,064,100	26.5	606.20
Hawaii.....	169,300	673.30	107,830	63.7	712.40	61,470	36.3	604.80
Nevada.....	241,020	697.00	175,650	72.9	720.60	65,370	27.1	633.50
Region X (Seattle)	1,576,550	694.90	1,227,400	77.9	720.10	349,150	22.1	606.20
Alaska.....	45,960	640.70	28,070	61.1	683.50	17,890	38.9	573.50
Idaho.....	181,160	657.10	134,520	74.3	689.70	46,640	25.7	562.90
Oregon.....	547,820	694.00	436,060	79.6	715.70	111,760	20.4	609.10
Washington.....	801,610	707.20	628,750	78.4	731.40	172,860	21.6	619.30
Outlying areas:								
Puerto Rico.....	625,450	419.70	145,520	23.3	550.40	479,930	76.7	380.10
Other ¹	399,560	442.30	151,710	38.0	475.20	247,850	62.0	422.20

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

Table 6.—Number and percent of beneficiaries using direct deposit, by State and type of benefit, December 1996

State	Total	Retirement			Survivor		Disability		
		Retired workers ¹	Spouses	Children	Widow(er)s ²	Children	Disabled workers	Spouses	Children
Total	43,737,470	26,899,860	2,971,650	442,010	5,445,020	1,902,100	4,386,040	223,300	1,467,490
Direct depositors:									
Number.....	27,628,000	18,465,420	1,823,570	169,590	3,559,370	790,530	2,239,510	86,830	493,180
Percent.....	63.2	68.6	61.4	38.4	65.4	41.6	51.1	38.9	33.6
Alabama.....	54.0	61.0	51.5	34.4	56.2	34.9	42.8	36.9	30.5
Alaska.....	61.1	68.1	60.1	42.1	64.5	41.5	51.4	55.6	43.3
Arizona.....	76.6	82.9	75.9	41.8	77.9	45.5	63.0	48.4	39.3
Arkansas.....	57.7	64.4	54.4	33.4	59.0	36.2	48.8	37.5	33.4
California.....	73.5	78.1	72.8	51.5	76.9	51.2	63.0	49.6	43.1
Colorado.....	69.7	75.6	70.1	42.5	73.9	48.0	54.8	42.3	39.2
Connecticut.....	60.0	63.9	61.9	28.3	63.6	33.4	46.7	36.7	30.9
Delaware.....	68.8	73.5	72.0	33.3	72.8	46.1	55.7	46.7	31.7
District of Columbia.....	54.8	59.0	52.2	21.0	56.9	30.2	49.4	56.3	38.0
Florida.....	77.9	82.8	79.5	48.0	79.6	46.8	62.3	56.1	42.9
Georgia.....	56.0	62.7	58.4	36.1	58.0	39.2	44.0	32.6	30.3
Hawaii.....	63.7	67.4	57.2	37.8	64.8	48.2	54.4	42.6	37.0
Idaho.....	74.3	80.2	74.5	44.3	78.1	45.7	58.3	57.0	38.8
Illinois.....	61.9	66.5	60.7	32.0	65.8	39.7	49.1	36.8	32.8
Indiana.....	62.1	66.9	59.0	39.8	65.5	41.5	51.0	40.6	32.0
Iowa.....	70.9	74.8	65.5	39.5	76.3	47.5	60.3	46.0	39.8
Kansas.....	70.3	74.4	67.0	41.7	76.7	51.7	57.3	48.1	36.3
Kentucky.....	50.9	58.9	46.2	32.4	54.9	35.1	41.0	27.4	24.5
Louisiana.....	45.9	52.6	46.7	22.1	49.7	29.7	36.9	27.9	22.1
Maine.....	60.1	66.1	60.3	29.6	64.0	34.1	49.0	36.6	25.5
Maryland.....	60.4	64.2	58.9	38.7	63.1	43.8	49.9	38.9	37.1
Massachusetts.....	62.7	66.8	63.5	40.7	67.2	42.7	51.9	39.9	30.1
Michigan.....	67.4	73.0	65.7	39.5	70.8	42.8	56.7	46.7	34.3
Minnesota.....	66.6	70.6	62.2	38.7	71.9	45.6	52.6	43.3	35.2
Mississippi.....	49.8	57.8	51.6	29.1	52.7	32.1	40.1	29.3	24.6
Missouri.....	64.7	68.9	61.9	46.7	69.1	48.3	55.0	43.4	38.5
Montana.....	70.1	74.9	68.1	42.7	76.2	46.0	60.1	52.1	39.6
Nebraska.....	70.6	73.5	64.1	55.8	77.9	53.8	61.1	52.9	42.0
Nevada.....	72.9	77.5	73.6	46.8	75.1	49.7	59.3	54.8	46.4
New Hampshire.....	67.6	72.5	70.2	40.8	69.9	43.2	54.6	40.3	35.0
New Jersey.....	58.1	61.7	54.9	38.0	61.3	38.7	45.4	39.8	34.4
New Mexico.....	64.8	73.7	62.8	38.7	65.9	39.4	51.9	36.7	32.4
New York.....	62.4	66.9	59.3	39.4	65.3	40.6	51.7	43.3	37.4
North Carolina.....	55.9	61.7	55.7	37.6	56.2	37.3	44.7	34.0	31.4
North Dakota.....	63.5	65.8	58.8	35.2	68.7	44.3	60.2	45.8	45.4
Ohio.....	59.1	63.9	57.4	32.9	62.5	35.5	48.5	37.0	30.0
Oklahoma.....	63.7	68.9	60.9	39.7	66.4	45.7	51.1	40.7	36.6
Oregon.....	79.6	84.0	78.7	55.9	82.5	56.1	66.0	60.3	49.1
Pennsylvania.....	60.3	63.0	55.5	40.0	63.3	45.7	54.3	41.3	32.4
Rhode Island.....	58.9	63.3	58.8	22.8	62.5	33.7	47.5	34.3	28.0
South Carolina.....	55.7	62.4	59.0	36.1	54.9	36.4	44.6	32.4	31.4
South Dakota.....	65.7	69.4	60.7	56.5	73.1	44.4	55.8	50.0	34.2
Tennessee.....	54.1	59.7	51.3	37.5	56.6	41.6	44.1	32.7	30.4
Texas.....	60.5	66.4	58.7	34.6	64.0	40.9	47.7	34.3	32.4
Utah.....	72.8	78.5	72.6	51.6	76.6	52.6	57.4	57.8	46.4
Vermont.....	63.0	68.2	60.2	41.7	65.6	52.9	50.4	41.8	33.2
Virginia.....	56.5	62.1	54.7	37.7	59.0	42.3	42.1	28.5	28.7
Washington.....	78.4	83.5	79.1	52.7	81.6	53.2	62.6	59.7	44.5
West Virginia.....	48.1	55.0	41.4	26.8	54.2	30.2	36.8	26.6	23.4
Wisconsin.....	66.1	70.4	61.5	39.6	70.1	43.5	54.6	42.6	35.2
Wyoming.....	71.1	77.1	70.3	47.3	73.8	47.1	58.9	42.9	34.6
Outlying areas:									
Puerto Rico.....	23.3	27.7	17.3	10.7	19.9	15.7	27.2	18.1	15.3
Other ³	38.0	41.9	38.2	25.4	32.8	23.0	38.5	32.8	28.6

¹ Includes special age-72 beneficiaries.

² Includes nondisabled widow(er)s, disabled widow(er)s, widowed mothers and fathers, and parents.

³ Includes American Samoa, Guam, Virgin Islands, and foreign countries.

Table 7.—Number and percent of beneficiaries using direct deposit, by State and age, December 1996

State	Number	Direct depositors	Percent using	Age				
				17 or under	18-64	65-69	70-74	75 or older
Total.....	43,737,470	...	...	3,015,710	9,057,280	8,640,860	8,354,940	14,668,680
Direct depositors.....	...	27,628,000	63.2	1,178,940	5,085,690	5,801,800	5,546,000	10,015,570
Percent.....	...	...	...	39.1	56.2	67.1	66.4	68.3
Alabama.....	786,510	424,560	54.0	34.4	48.0	59.8	58.1	58.9
Alaska.....	45,960	28,070	61.1	43.1	59.4	68.2	63.6	66.0
Arizona.....	720,250	551,920	76.6	44.2	68.1	80.2	81.3	83.5
Arkansas.....	506,570	292,090	57.7	36.8	51.8	62.8	61.4	62.9
California.....	4,022,740	2,958,640	73.5	47.1	68.0	76.8	76.3	78.4
Colorado.....	504,870	351,740	69.7	46.5	61.8	74.5	73.8	75.0
Connecticut.....	568,900	341,600	60.0	35.0	52.8	62.8	62.8	63.8
Delaware.....	124,360	85,610	68.8	41.1	62.3	72.5	72.7	73.7
District of Columbia.....	77,440	42,450	54.8	32.0	47.8	55.1	57.1	61.3
Florida.....	3,034,010	2,364,190	77.9	46.9	67.9	80.2	82.2	84.1
Georgia.....	1,027,380	575,580	56.0	36.8	48.9	61.6	61.6	61.4
Hawaii.....	169,300	107,830	63.7	43.7	61.4	68.9	64.7	64.6
Idaho.....	181,160	134,520	74.3	45.4	65.2	78.4	78.9	80.2
Illinois.....	1,826,820	1,131,350	61.9	39.2	54.3	66.0	64.5	66.4
Indiana.....	966,990	600,190	62.1	38.4	56.0	65.7	64.6	66.9
Iowa.....	538,930	382,250	70.9	46.8	66.6	75.8	70.7	73.5
Kansas.....	435,550	306,350	70.3	44.8	65.1	74.9	70.4	74.5
Kentucky.....	719,760	366,700	50.9	30.1	44.0	56.8	55.4	57.9
Louisiana.....	701,280	322,200	45.9	27.8	39.3	52.2	51.2	51.0
Maine.....	242,180	145,480	60.1	30.3	53.6	64.3	64.7	65.4
Maryland.....	685,230	414,130	60.4	42.4	55.1	62.9	62.4	64.5
Massachusetts.....	1,052,260	659,860	62.7	35.6	56.5	67.0	65.2	66.7
Michigan.....	1,598,350	1,077,940	67.4	39.2	61.7	71.5	70.4	72.8
Minnesota.....	715,190	476,330	66.6	42.4	60.6	69.5	67.8	70.7
Mississippi.....	498,230	248,120	49.8	29.5	42.6	56.4	55.7	57.3
Missouri.....	976,790	631,510	64.7	43.9	60.4	68.8	66.0	68.6
Montana.....	152,990	107,190	70.1	45.0	64.4	72.2	74.0	75.5
Nebraska.....	281,780	198,950	70.6	49.2	67.8	75.2	68.3	73.6
Nevada.....	241,020	175,650	72.9	49.6	65.4	76.4	77.1	78.1
New Hampshire.....	188,350	127,330	67.6	39.9	60.5	72.2	71.3	72.2
New Jersey.....	1,313,620	763,670	58.1	35.3	52.5	60.6	59.9	62.0
New Mexico.....	261,780	169,650	64.8	38.0	57.5	70.9	70.4	72.2
New York.....	2,968,880	1,851,470	62.4	39.0	56.2	65.0	64.7	67.4
North Carolina.....	1,255,190	701,920	55.9	36.6	50.3	62.3	60.0	58.5
North Dakota.....	115,660	73,450	63.5	44.3	61.0	62.5	63.6	67.4
Ohio.....	1,909,520	1,128,470	59.1	35.2	52.5	62.9	61.1	63.9
Oklahoma.....	579,680	369,070	63.7	44.1	57.3	67.2	66.1	68.3
Oregon.....	547,820	436,060	79.6	55.0	72.6	82.5	82.4	84.1
Pennsylvania.....	2,331,780	1,406,610	60.3	40.4	57.9	63.2	60.8	62.2
Rhode Island.....	189,450	111,620	58.9	33.9	49.9	63.1	61.8	63.4
South Carolina.....	638,460	355,870	55.7	35.5	49.9	62.8	59.9	59.7
South Dakota.....	135,350	88,920	65.7	38.0	60.9	67.8	65.1	71.7
Tennessee.....	939,930	508,610	54.1	37.5	49.0	59.4	57.2	57.6
Texas.....	2,497,820	1,511,420	60.5	38.7	52.9	63.3	64.0	67.7
Utah.....	228,270	166,080	72.8	52.4	65.2	77.4	75.8	78.6
Vermont.....	100,030	63,000	63.0	43.7	55.6	65.9	67.5	67.6
Virginia.....	964,520	544,880	56.5	37.6	48.7	60.7	59.6	61.7
Washington.....	801,610	628,750	78.4	51.6	70.7	82.3	81.6	83.3
West Virginia.....	385,600	185,380	48.1	28.4	40.1	52.2	52.1	54.8
Wisconsin.....	884,100	584,160	66.1	41.1	59.8	70.2	68.2	69.7
Wyoming.....	72,240	51,380	71.1	40.6	66.7	77.0	74.4	75.7
<i>Outlying areas:</i>								
Puerto Rico.....	625,450	145,520	23.3	16.1	24.5	28.6	25.8	20.6
Other ¹	399,560	151,710	38.0	24.7	37.3	41.5	41.2	37.0

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