

**Table 5.K1—Number and percentage of beneficiaries, and average monthly benefit, by use of direct deposit:  
By state or other area, December 2022**

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	65,994,457	1,688.35	65,498,576	99.2	1,692.97	495,881	0.8	1,077.56
Alabama	1,168,912	1,616.22	1,158,451	99.1	1,621.47	10,461	0.9	1,034.46
Alaska	112,221	1,636.61	111,068	99.0	1,642.61	1,153	1.0	1,058.62
Arizona	1,468,715	1,749.83	1,460,851	99.5	1,753.53	7,864	0.5	1,061.41
Arkansas	712,122	1,563.05	706,242	99.2	1,567.78	5,880	0.8	995.70
California	6,251,295	1,669.55	6,203,065	99.2	1,673.90	48,230	0.8	1,110.74
Colorado	939,291	1,757.70	933,100	99.3	1,761.82	6,191	0.7	1,135.51
Connecticut	708,390	1,884.39	702,172	99.1	1,889.96	6,218	0.9	1,255.23
Delaware	234,539	1,875.05	233,319	99.5	1,878.41	1,220	0.5	1,231.04
District of Columbia	83,476	1,661.69	82,777	99.2	1,666.99	699	0.8	1,034.47
Florida	4,986,213	1,702.86	4,957,778	99.4	1,706.54	28,435	0.6	1,062.49
Georgia	1,945,822	1,647.21	1,929,854	99.2	1,652.23	15,968	0.8	1,040.90
Hawaii	291,053	1,728.78	288,917	99.3	1,733.32	2,136	0.7	1,114.86
Idaho	385,393	1,681.38	382,982	99.4	1,685.18	2,411	0.6	1,077.62
Illinois	2,285,265	1,729.41	2,267,438	99.2	1,734.18	17,827	0.8	1,121.95
Indiana	1,401,813	1,737.27	1,391,011	99.2	1,741.88	10,802	0.8	1,142.69
Iowa	677,020	1,715.72	672,959	99.4	1,719.54	4,061	0.6	1,083.44
Kansas	580,532	1,753.77	576,286	99.3	1,758.62	4,246	0.7	1,096.30
Kentucky	1,014,477	1,570.19	1,004,968	99.1	1,575.70	9,509	0.9	987.53
Louisiana	933,612	1,532.07	924,119	99.0	1,537.73	9,493	1.0	980.82
Maine	363,772	1,607.62	360,713	99.2	1,612.92	3,059	0.8	983.33
Maryland	1,048,952	1,824.44	1,041,684	99.3	1,828.93	7,268	0.7	1,180.95
Massachusetts	1,306,185	1,763.26	1,294,171	99.1	1,769.05	12,014	0.9	1,139.30
Michigan	2,269,413	1,765.32	2,255,368	99.4	1,769.54	14,045	0.6	1,088.57
Minnesota	1,100,951	1,797.60	1,095,098	99.5	1,801.01	5,853	0.5	1,160.07
Mississippi	685,446	1,534.28	676,879	98.8	1,541.43	8,567	1.2	969.28
Missouri	1,341,389	1,651.81	1,330,972	99.2	1,656.55	10,417	0.8	1,045.05
Montana	253,030	1,637.22	250,753	99.1	1,642.38	2,277	0.9	1,068.37
Nebraska	364,735	1,717.84	362,210	99.3	1,722.15	2,525	0.7	1,099.62
Nevada	579,563	1,678.48	576,031	99.4	1,681.69	3,532	0.6	1,155.39
New Hampshire	326,752	1,843.14	325,039	99.5	1,847.04	1,713	0.5	1,103.04
New Jersey	1,669,244	1,885.62	1,656,391	99.2	1,890.67	12,853	0.8	1,234.68
New Mexico	461,134	1,589.27	457,086	99.1	1,594.85	4,048	0.9	959.10
New York	3,710,827	1,735.55	3,675,655	99.1	1,740.98	35,172	0.9	1,168.32
North Carolina	2,234,888	1,697.73	2,216,558	99.2	1,702.94	18,330	0.8	1,067.43
North Dakota	143,329	1,659.71	142,377	99.3	1,663.57	952	0.7	1,081.83
Ohio	2,427,966	1,644.80	2,409,610	99.2	1,649.20	18,356	0.8	1,066.46
Oklahoma	824,838	1,631.12	816,806	99.0	1,636.81	8,032	1.0	1,052.79
Oregon	917,497	1,724.80	911,826	99.4	1,728.50	5,671	0.6	1,129.64
Pennsylvania	2,898,240	1,754.71	2,879,081	99.3	1,758.92	19,159	0.7	1,121.98
Rhode Island	233,253	1,738.99	231,572	99.3	1,743.72	1,681	0.7	1,087.08
South Carolina	1,238,565	1,712.77	1,229,798	99.3	1,717.48	8,767	0.7	1,051.68
South Dakota	193,088	1,657.33	191,683	99.3	1,662.44	1,405	0.7	960.20
Tennessee	1,516,343	1,657.85	1,505,698	99.3	1,662.17	10,645	0.7	1,046.66
Texas	4,568,465	1,642.26	4,534,134	99.2	1,646.73	34,331	0.8	1,051.95
Utah	447,459	1,752.14	444,157	99.3	1,756.62	3,302	0.7	1,149.05
Vermont	159,575	1,727.72	158,364	99.2	1,732.69	1,211	0.8	1,077.00
Virginia	1,618,643	1,757.12	1,606,849	99.3	1,761.77	11,794	0.7	1,124.12
Washington	1,428,764	1,803.68	1,421,183	99.5	1,807.22	7,581	0.5	1,141.56
West Virginia	474,159	1,601.02	469,438	99.0	1,606.46	4,721	1.0	1,060.57
Wisconsin	1,307,526	1,753.26	1,301,796	99.6	1,756.21	5,730	0.4	1,083.33
Wyoming	123,325	1,755.79	122,436	99.3	1,759.83	889	0.7	1,198.77

(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 2022—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	5,960	916.56	5,741	96.3	930.64	219	3.7	547.50
Guam	19,707	1,146.40	19,569	99.3	1,149.35	138	0.7	727.33
Northern Mariana Islands								
	3,647	864.56	3,635	99.7	864.67	12	0.3	832.56
Puerto Rico	824,394	1,103.23	817,065	99.1	1,107.08	7,329	0.9	674.34
U.S. Virgin Islands	21,921	1,463.83	21,732	99.1	1,468.47	189	0.9	930.50
Foreign countries	700,808	871.22	691,522	98.7	874.01	9,286	1.3	663.37
Unknown	543	1,574.16	539	99.3	1,579.18	4	0.7	898.25

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

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