

**SSA & SSI CHECK RECIPIENT SURVEY**  
**1,000 Social Security Check Recipients**  
**1,000 SSI Check Recipients**  
**August 2007**

**INTRODUCTION**

**[ASK TO SPEAK TO SPECIFIC PERSON ON THE LIST. NO OTHER PERSON IN THE HOUSEHOLD QUALIFIES FOR THE SURVEY.]**

Hello. My name is \_\_\_\_\_ with KRC Research, an independent market research company. I am calling on behalf of the U.S. Department of the Treasury. May I speak with \_\_\_\_\_? We are conducting an opinion survey of people who receive benefit payments from the Social Security Administration and we would like to include your opinions for a very important research project that will help us better understand your needs.

This is NOT a sales call. This call is for research purposes only. All of your individual responses will remain completely private and will not be shared with the government or anyone else. I am only interested in your opinions. This survey should take about 15 minutes of your time.

**IF NEEDED: Nothing you say will affect the amount of your benefit payment. I am only interested in your opinions about Social Security or SSI benefit payments.**

**INTERVIEWER INSTRUCTION: IF RESPONDENT EXPRESSES CONCERN AT ANY POINT DURING THE INTERVIEW, REASSURE THEM THAT YOU DO NOT WORK FOR THE GOVERNMENT. YOU ARE WORKING FOR AN INDEPENDENT RESEARCH COMPANY. THEIR ANSWERS WILL BE KEPT COMPLETELY CONFIDENTIAL AND THEIR INDIVIDUAL RESPONSES WILL NOT BE SHARED WITH ANYONE.**

**IF RESPONDENT WANTS A PHONE NUMBER TO CALL TO VERIFY THIS IS A LEGITIMATE SURVEY: BARBARA BRUMLEY AT 314-444-4780.**

**IF RESPONDENT SPEAKS SPANISH, PLEASE CONDUCT THE INTERVIEW IN SPANISH.**

**SCREENER**

S1. RECORD FROM SAMPLE.

Social Security Check Recipient.....1  
Supplemental Security Income Check Recipient.....2

S2. GENDER: RECORD.

Male.....1  
Female.....2

S3. I am going to read some statements that may or may not describe you. As I read each one, please tell me whether it describes you, or not really. (READ RESPONSES. ACCEPT ALL THAT APPLY.)

	You receive a Social Security payment for yourself.....	1
	You receive a Social Security payment for someone else.....	2
	You receive a Supplemental Security Income or SSI payment for yourself.....	3
	You receive a SSI payment for someone else.....	4
<b>TERMINATE</b>	You do not receive any federal benefit payments.....	5
<b>TERMINATE</b>	Don't know/refused (VOL).....	9

**IF S3=1 AND 2, 1 AND 4, 3 AND 2, OR 3 AND 4 READ:**

For this survey, please answer the questions only about your own federal benefit payment.

**IF S3= 2 OR 4 AND NOT 1 OR 3 READ:**

For this survey, please answer the questions about the federal benefit payment you receive for someone else.

S4. Do you currently receive your Social Security or SSI payments as a paper check in the mail, directly deposited into your bank account, or through some other means? (DO NOT READ ANSWER CHOICES.)

	Paper check.....	1
<b>TERMINATE</b>	Direct deposit.....	2
<b>TERMINATE</b>	Other means.....	3
<b>TERMINATE</b>	Don't know/refused (VOL).....	9

S5. Who makes the decision on HOW you receive your payments? Do you make the decision yourself, make the decision along with someone else, or does someone else make the decision for you? (READ RESPONSES. ACCEPT ONE RESPONSE.)

	Make the decision yourself.....	1
	Make the decision along with someone else.....	2
<b>TERMINATE</b>	Someone else makes the decision for you.....	3

**AWARENESS & FAVORABILITY**

1 In general, how satisfied are you with the way in which you currently receive your Social Security or SSI payments – very satisfied, somewhat satisfied, neither satisfied nor unsatisfied, somewhat unsatisfied, or very unsatisfied?

	Very satisfied.....	1
	Somewhat satisfied.....	2
	Neither satisfied nor unsatisfied.....	3
	Somewhat unsatisfied.....	4
	Very unsatisfied.....	5
	Don't know/refused (VOL).....	9

- 2 Do you currently have a checking or savings account with a bank, credit union, or other financial institution?
- GOTO Q4** Yes.....1  
 No.....2
- TERMINATE** Don't know/refused (VOL).....9
- 3 **IF Q2=NO:** Have you ever had a checking or savings account with a bank, credit union, or other financial institution?
- Yes.....1  
 No.....2  
 Don't know/refused (VOL).....9

**IF Q2=2 GO TO Q19.**

- 4 Before today, were you aware that you can receive your Social Security or SSI payment through electronic direct deposit into your bank account instead of by paper check, or did you not happen to know this? (DO NOT READ ANSWER CHOICES.)
- Yes, aware.....1  
 No, not aware.....2  
 Don't know/refused (VOL).....9

Now I'm going to read you a statement about direct deposit and then ask you some questions about it.

**[IF Q4=1 READ:** As you have heard,] People like you who receive federal benefits can receive their payment by direct deposit. This is how it works. With direct deposit, your money automatically goes directly into your bank account instead of waiting for your check in the mail and then take it somewhere to deposit or cash it.

- 5 Now that you've heard how direct deposit works, how likely are you to switch your payment method from a paper check to direct deposit in the next FEW months? (READ RESPONSES.)
- Very likely.....1  
 Somewhat likely.....2  
 Neither likely nor unlikely.....3  
 Somewhat unlikely.....4  
 Very unlikely.....5  
 Don't know/refused (VOL).....9

6 Why do you say you are (**RESPONSE FROM Q5: likely/neither likely nor unlikely/unlikely**) to switch your payment method from a paper check to direct deposit? (OPEN-END. PROBE FOR UP TO THREE RESPONSES.)

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7 **IF Q4=YES:** Now I am going to read you a list of places where you may have heard about direct deposit as an option for your Social Security or SSI payment. For each one I read, please tell me if you have or have not heard about direct deposit from that source. First... (RANDOMIZE. READ RESPONSES. ACCEPT ALL THAT APPLY.)

- On the back of the envelope of your benefit check.....1
- An event at a senior center, community center, or similar location.....2
- From your bank or credit union.....3
- Through a green **Go Direct** brochure or pamphlet.....4
- A card or insert in your benefit check envelope.....5
- From a newspaper or magazine article.....6
- A letter you received in the mail.....7
- Your children.....8
- A relative or friend, not including children.....9
- A newsletter from an organization.....10
- A card, statement stuffer, or insert in your bank statement.....11
- From the Social Security Administration.....12
- Other (specify) \_\_\_\_\_.....13
- Don't know/refused (VOL).....99

**MESSAGE TESTING**

Now, I am going to read you some reasons some people say direct deposit payments are better than check payments. After I read each statement, please tell me how likely you would be to consider switching from a check payment to direct deposit.

Here's the first one [READ STATEMENT]. Hearing this, would you definitely consider, probably consider, might or might not consider, probably not consider, or definitely not consider switching your federal benefit payment from a paper check to direct deposit? (RANDOMIZE STATEMENTS.)

		Definitely	Probably	Might or might not	Probably not	Definitely not	DK (vol)
8	Direct deposit is the most reliable way to receive your money, so you will feel more secure. When there is a problem with a Social Security or SSI payment, nine times out of ten it is with a paper check, not direct deposit. Problems with direct deposit are rare and quickly fixed.	1	2	3	4	5	9
9	Direct deposit is the safest way to receive your money so you will feel secure. Direct deposit eliminates the risk of stolen checks and forgeries, and helps protect people from identity theft and fraud. You can take comfort in the fact your money is safe in your account.	1	2	3	4	5	9
10	Direct deposit makes your life a little easier. Your monthly payment goes straight into your account, so you don't have to go to the bank or credit union to deposit your check.	1	2	3	4	5	9
11	With direct deposit you have access to your money earlier. Your money is there on your payment day.	1	2	3	4	5	9

		Definitely	Probably	Might or might not	Probably not	Definitely not	DK (vol)
12	Direct deposit is the most reliable way to receive your money, so you will feel more secure. Direct deposit ensures Social Security and SSI payments are protected from unforeseen events such as check delays or lost checks because of severe weather or disasters. The money will be in your bank account and can be accessed from virtually anywhere.	1	2	3	4	5	9
13	Direct deposit gives you more control over your money because it is completely predictable. You know you will have your money at the same time each month when you need to pay your bills.	1	2	3	4	5	9
14	Direct deposit makes your life easier and lets you be more independent. You don't have to wait at home for your payment – your money is already in your account on your payment day, so you have more freedom.	1	2	3	4	5	9
15	Direct deposit is better for the environment because it reduces the amount of paper and other resources that have to be used to print and mail millions of paper checks each month to federal benefit recipients.	1	2	3	4	5	9

16 After hearing these statements, how likely are you to switch your Social Security or SSI payment method from a paper check to direct deposit in the next few months? (READ RESPONSES.)

- Very likely.....1
- Somewhat likely.....2
- Neither likely nor unlikely.....3
- Somewhat unlikely.....4
- Very unlikely.....5
- Don't know/refused (VOL).....9

17 Regardless of whether you are likely to switch from a paper check to direct deposit, thinking back to the statements I read, what SPECIFICALLY would you say is the MOST important reason to consider switching to direct deposit for you personally? (OPEN-END.)

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18 What are your main CONCERNS about switching your Social Security or SSI benefit payment from a paper check to direct deposit? (OPEN-END. PROBE FOR UP TO THREE RESPONSES.)

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**GO TO Q66**

**UNBANKED QUESTIONNAIRE**

19 There are many reasons people do not have a bank account. What are the main reasons you don't have a checking or savings account with a bank or credit union? (OPEN-END. PROBE FOR UP TO THREE RESPONSES.)

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20 Where do you go the most often to cash your Social Security or SSI check? (READ LIST. RANDOMIZE. ACCEPT ONE RESPONSE.)

- Grocery store.....1
- Liquor store.....2
- Local bank or credit union.....3
- Check cashing service or payday lender.....4
- Family or friends cash it for me.....5
- Convenience store.....6
- Discount store like Target or Wal-Mart.....7
- My employer cashes it for me.....8
- Other (SPECIFY) \_\_\_\_\_.....9
- Don't know/refused (VOL).....9

21 What other places do you sometimes go to cash your Social Security or SSI check? (READ LIST. DO NOT READ RESPONSE FROM Q20. RANDOMIZE. ACCEPT ALL THAT APPLY.)

- Grocery store.....1
- Liquor store.....2
- Local bank or credit union.....3
- Check cashing service or payday lender.....4
- Family or friends cash it for me.....5
- Convenience store.....6
- Discount store like Target or Wal-Mart.....7
- My employer cashes it for me.....8
- Other (SPECIFY) \_\_\_\_\_.....9
- Don't know/refused (VOL).....9

22 Before today, were you aware that you can receive your Social Security or SSI payment through electronic direct deposit into a bank account instead of by paper check, or did you not happen to know this? (DO NOT READ ANSWER CHOICES.)

- Yes, aware.....1
- No, not aware.....2
- Don't know/refused (VOL).....9



Next I'm going to read you a statement about direct deposit and then ask you some questions about it.

[IF Q22=1 READ: As you have heard,] People like you who receive federal benefits can receive their payment by direct deposit. This is how it works. Now, you wait for your check in the mail and then take it somewhere to deposit or cash it. With direct deposit, your money automatically goes directly into a bank account.

23 Now that you've heard how direct deposit works, how likely are you to get a checking or savings account **AND** switch your payment method from a paper check to direct deposit in the future? (READ RESPONSES.)

- Very likely.....1
- Somewhat likely.....2
- Neither likely nor unlikely.....3
- Somewhat unlikely.....4
- Very unlikely.....5
- Don't know/refused (VOL).....9

24 Why do you say you are (**RESPONSE FROM Q23: likely/neither likely or unlikely/unlikely**) to switch your payment method from a paper check to direct deposit? (OPEN-END. PROBE FOR UP TO THREE RESPONSES.)

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**UNBANKED PAYMENT OPTIONS**

Now I'm going to read you a description of debit cards, sometimes called pre-paid cards or benefit cards. A debit card allows you to receive money electronically into a debit card account and then use the debit card to buy things or get cash. You do not need a bank account to use one. With a debit card you can spend up to the amount that has been deposited on your card. You can get cash at an ATM machine or use your card to make purchases or get cash back at grocery stores and other retail locations instead of using cash. You can also use your card to pay bills, make purchases on the Internet or by phone, and buy money orders at the post office or other places that sell money orders.

25 Before today, had you heard of debit cards?

- GOTO Q30** Yes.....1
- GOTO Q30** No.....2
- GOTO Q30** Don't know/refused (VOL).....9

- 26 **IF Q25=YES:** How familiar are you with debit cards? Would you say you are very familiar, somewhat familiar, somewhat UNfamiliar, or very UNfamiliar with debit cards?
- Very familiar.....1
  - Somewhat familiar.....2
  - Somewhat unfamiliar.....3
  - Very unfamiliar.....4
  - Don't know/refused (VOL).....9
- 27 **IF Q 25=YES:** Have you ever used a debit card before?
- Yes.....1
  - GOTO Q30** No.....2
  - GOTO Q30** Don't know/refused (VOL).....9
- 28 Which of the following best describes where you received your debit card?
- I bought it at a retail location.....1
  - I received it from the state government for benefit payments like food stamps, welfare, or child support.....2
  - My employer provided me one to receive my wages.....3
  - I bought it at a bank or credit union.....4
  - Other (specify)\_\_\_\_\_5
  - Don't know/refused.....9
- 29 **IF Q27=YES:** And was your experience using a debit card very positive, somewhat positive, somewhat negative, or very negative?
- Very positive.....1
  - Somewhat positive.....2
  - Somewhat negative.....3
  - Very negative.....4
  - Don't know/refused (VOL).....9
- 30 Regardless of whether you have used a debit card before, do you have a very favorable, somewhat favorable, somewhat unfavorable, or very unfavorable impression of a debit cards as a way to make financial transactions instead of using cash?
- Very favorable.....1
  - Somewhat favorable.....2
  - Somewhat unfavorable.....3
  - Very unfavorable.....4
  - Don't know/refused (VOL).....9

31 Now I am going to read you a short description of a program sponsored by the U.S. Department of the Treasury and designed specifically for people without a checking or savings account. It will take a few moments to read through the description so please listen carefully.

People without a bank account will soon be able to get their Social Security or SSI benefits using a debit card – also called a pre-paid card, payroll card, or benefit card.

Here is how it works. Instead of getting your benefit by check, you can access your money by using the card on the day your payment is due. For example, if your payment is due on the first of the month, you could use your debit card beginning on the first of the month to get cash from an ATM machine or make purchases or get cash back at grocery stores, gas stations, restaurants, and other retail locations. You could also use your card to pay bills, make purchases on the Internet or by phone, or buy money orders.

There is no monthly fee and the card would not affect the amount of your benefit payment in any way. You can use the card in many ways without paying any fees, although there may be fees for some ATM cash withdrawals.

How likely would you be to consider using a debit card to receive your Social Security or SSI payment? (READ RESPONSES.)

- Very likely.....1
- Somewhat likely.....2
- Neither likely nor unlikely.....3
- Somewhat unlikely.....4
- Very unlikely.....5
- Don't know/refused (VOL).....9

32 If you couldn't get a paper check which of the following payment methods would you prefer? (READ RESPONSES. SINGLE RESPONSE. RANDOMIZE.)

- Direct deposit to a regular checking or savings account at a bank or credit union.....1
- A debit card through a regular bank or credit union.....2
- A debit card through a retailer or grocery store.....3
- None of the above (VOL).....4
- Don't know/refused (VOL).....9

33 Why did you choose (**RESPONSE FROM Q32**) as the payment method you would prefer if a paper check were no longer available? Anything else? (OPEN-END. PROBE FOR UP TO THREE RESPONSES.)

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34 What would be your main CONCERNS about switching your Social Security or SSI benefit payment from a paper check to a debit card? (OPEN-END. PROBE FOR UP TO THREE RESPONSES.)

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Now I'm going to read you some features of debit cards. For each one I read, please tell me how important each feature is to you personally if you were choosing between receiving your Social Security or SSI payment by paper check or a debit card.

Here's the first one [READ FEATURE]. Would you say this feature is very important, somewhat important, not that important, or not important at all to you personally? (RANDOMIZE.)

		Very impt	Some impt	Not that impt	Not impt	DK (vol)
35	You can make purchases at grocery stores, gas stations, convenience stores, drug stores, restaurants, retail outlets, and other places that normally accept debit cards at no cost for using the card.	1	2	3	4	9
36	You can make purchases or pay bills online.	1	2	3	4	9
37	You can make purchases or pay bills by telephone.	1	2	3	4	9
38	You save money by no longer having to buy money orders to make payments.	1	2	3	4	9
39	You can get cash at ATM machines.	1	2	3	4	9
40	You can get cash back at many retail locations where you use the debit card to make purchases with no extra fee.	1	2	3	4	9
41	There is no monthly fee for using the card.	1	2	3	4	9

		Very impt	Some impt	Not that impt	Not impt	DK (vol)
42	You do not have to have a bank account to have or use the debit card.	1	2	3	4	9
43	You have access to telephone and internet customer service to check your balance and other account information.	1	2	3	4	9
44	Your Social Security or SSI payment is available the day your benefit payment is due.	1	2	3	4	9
45	A debit card helps you improve your credit rating.	1	2	3	4	9
46	Your funds are FDIC-insured and are protected by Federal laws that limit the amount of money you would lose if your card is lost or stolen.	1	2	3	4	9
47	There is no credit check to qualify for having a debit card.	1	2	3	4	9
48	Assume that with a debit card as described above, your first ATM cash withdrawal per month is free but all additional ATM withdrawals each month would have a fee. Do you think that [INSERT AMOUNT] is a reasonable fee per transaction? <b>(READ RESPONSES. RECORD YES RESPONSES. ROTATE TOP TO BOTTOM, BOTTOM TO TOP. STOP WHEN RESPONDENT SAYS NO WHEN TOP TO BOTTOM. STOP WHEN RESPONDENT SAYS YES WHEN BOTTOM TO TOP.)</b>					
	One dollar.....					1
	One dollar and fifty cents.....					2
	Two dollars.....					3
	Two dollars and fifty cents.....					4
	Three dollars.....					5
	No fee is acceptable (VOL).....					6
	Don't know/refused (VOL).....					9

49 Now that you have heard more about the features of the debit card, how likely would you be to consider using a debit card to receive your Social Security or SSI payment? (READ RESPONSES.)

- Very likely.....1
- Somewhat likely.....2
- Neither likely nor unlikely.....3
- Somewhat unlikely.....4
- Very unlikely.....5
- Don't know/refused (VOL).....9

50 Why do you say you are (**RESPONSE FROM Q49: likely/neither likely or unlikely/unlikely**) to consider using a debit card to receive your Social Security or SSI payment? (OPEN-END. PROBE FOR UP TO THREE RESPONSES.)

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I am going to read a list of people or places where you might get information and guidance about financial services, such as the debit card described above. For each one I read, please tell me how much you would **trust** what each has to say – a lot, some, a little, or not at all? (READ AND RANDOMIZE ITEMS)?

		Lot	Some	A little	Not at all	DK (VOL.)
51	A bank or credit union.	1	2	3	4	9
52	A religious organization in your community.	1	2	3	4	9
53	A friend or neighbor.	1	2	3	4	9
54	A family member or relative.	1	2	3	4	9
55	A social service worker.	1	2	3	4	9
56	An elected official in your city or town.	1	2	3	4	9
57	A local government office.	1	2	3	4	9
58	The Social Security Administration.	1	2	3	4	9
59	The U.S. Department of the Treasury.	1	2	3	4	9
60	Your employer.	1	2	3	4	9

Now I have a few questions about financial transactions.

- 61 In general, do you have a very positive, somewhat positive, somewhat negative, or very negative feeling toward banks and credit unions?
- Very positive.....1
  - Somewhat positive.....2
  - Somewhat negative.....3
  - Very negative.....4
  - Don't know/refused (VOL).....9
- 62 Have you ever applied for a bank account and been turned down because of your credit history or past banking history?
- Yes.....1
  - No.....2
  - Don't know/refused (VOL).....9
- 63 In general, how much do you usually pay to cash your Social Security or SSI check?
- RECORD AMOUNT: \_\_\_\_\_
- Nothing (VOL).....98
  - Don't know/refused (VOL).....99
- 64 How much do you usually pay for money orders?
- RECORD AMOUNT: \_\_\_\_\_
- Nothing (VOL).....97
  - I don't purchase money orders (VOL).....98
  - Don't know/refused (VOL).....99
- 65 How much do you usually pay for wire transfers?
- RECORD AMOUNT: \_\_\_\_\_
- Nothing (VOL).....97
  - I don't use wire transfers (VOL).....98
  - Don't know/refused (VOL).....99

**DEMOGRAPHICS**

Finally, I have a few questions for statistical purposes only.

66 What is your age? (DO NOT READ LIST.)

Under 18.....	1
18 to 24.....	2
25 to 29.....	3
30 to 34.....	4
35 to 39.....	5
40 to 44.....	6
45 to 49.....	7
50 to 54.....	8
55 to 59.....	9
60 to 64.....	10
65 to 69.....	11
70 to 74.....	12
75 to 79.....	13
80 to 84.....	14
85 and older.....	15
Don't know/refused (VOL).....	99

67 What is the last grade of school you have completed? (READ LIST.)

Less than grade six.....	1
Grade six to eight.....	2
Some high school.....	3
Completed high school.....	4
Completed GED.....	5
Some college or trade school.....	6
Completed college.....	7
Some post graduate or professional school.....	8
Completed graduate school or professional school.....	9
Don't know/refused (VOL).....	99

68 Are you of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban, or other Latin American background?

Yes.....	1
No.....	2
Don't know/refused (VOL).....	9



**ASK IF Q68=2 OR 9**

69 To ensure we have opinions from a wide variety of people, which of the following categories best describes your ethnic group? (READ LIST. ACCEPT ONE RESPONSE.)

- White or Caucasian.....1
- Black or African American.....2
- American Indian or Alaskan Native.....3
- Asian (e.g. Asian Indian, Chinese, Filipino, Japanese Korean, Vietnamese).....4
- Native Hawaiian or other Pacific Islander.....5
- Other ethnic origin.....6
- Don't know/refused (VOL).....9

70 Approximately how many years have you been receiving your Social Security or SSI benefit payment?

- (RECORD. IF LESS THAN 1 YEAR RECORD 1).
- Don't know/refused (VOL).....99

**ASK Q71 ONLY OF SSA RECIPIENTS**

71 For statistical purposes only, please tell me which of the following categories best describes your total household income for 2006 before taxes, including everyone in your household? Stop me when I get to the right category. (READ LIST)

- Less than 20 thousand dollars.....1
- \$20,000 to less than \$35,000.....2
- \$35,000 to less than \$50,000.....3
- \$50,000 to less than \$75,000.....4
- \$75,000 to less than \$100,000.....5
- \$100,000 to less than \$150,000.....6
- \$150,000 or more .....7
- Don't know/refused (VOL).....9

72 RECORD LANGUAGE INTERVIEW WAS CONDUCTED IN.

- English.....1
- Spanish.....2

Thank you for your time. Just in case my supervisor needs to verify that I conducted this interview, would you please tell me your first name?

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RECORD FROM SAMPLE:

Phone:.....(\_\_\_\_) \_\_\_\_ - \_\_\_\_  
CBSA code.....\_\_\_\_\_  
State: .....\_\_\_\_\_  
Region:.....\_\_\_\_

DATE OF INTERVIEW.....\_\_ / \_\_ / 07

Thank you again. Goodbye.