

GO DIRECT CALL CENTER SURVEY
300 SSA RECIPIENTS WHO SWITCHED TO
DIRECT DEPOSIT THROUGH CALL CENTER OR WEB SITE
SEPTEMBER 2006

INTRODUCTION

[ASK TO SPEAK TO THE 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 _____?

You recently signed up for direct deposit for your Social Security payment through the ***Go Direct*** Call Center or Web Site. We are conducting an opinion survey of people who have switched to direct deposit and would like to include your opinions for this important research project.

This is NOT a sales call. This call is for research purposes only. I am only interested in your opinions. All responses will be grouped together for reporting purposes. All of your individual responses will remain completely confidential. Your participation in this study is voluntary. This survey should take about 10 minutes of your time.

According to the Paperwork Reduction Act of 1995, you are not required to respond to a survey like this one unless you are given a valid OMB control number. The valid OMB control number for this survey is 1510-0074.

IF NEEDED: Nothing you say will affect the amount of your benefit payment. I am only interested in your opinions about your experiences in signing up for direct deposit of your Social Security payment.

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.

SCREENING

The following questions are to confirm we are talking to a wide variety of people.

S1. RECORD PAYMENT TYPE FROM SAMPLE.

- SSA.....1
- SSA AND SSI.....2

S2. RECORD ZIP CODE FROM SAMPLE:

RECORD: _____

S3. RECORD SIGN-UP METHOD FROM SAMPLE.

- Call Center.....1
- Go Direct** Web site.....2

S4. First, to confirm, did you recently switch from a check payment to direct deposit for your Social Security benefit payment? (RESPONDENT MAY HAVE NOT YET RECEIVED FIRST DIRECT DEPOSIT PAYMENT.)

- Yes.....1
- No.....2 TERMINATE
- Don't know/refused.....9 TERMINATE

S5. 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? (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
- You do not receive any federal benefit payments.....5 TERMINATE
- Don't know/refused (VOL).....9 TERMINATE

TERMINATE IF S5 ≠ 1 OR 2

ASK S6 ONLY IF S5=1 AND 2

S6. And was the Social Security payment you switched to direct deposit for yourself or for a payment you receive on behalf of someone else, or both?

- Myself.....1
- Someone else.....2
- Both.....3
- Don't know/refused (VOL).....9 TERMINATE

QUESTIONNAIRE

Now think back to the days or weeks prior to switching to direct deposit for your Social Security payment.

1 Where did you see, read, or hear about direct deposit as a way to get your Social Security payment? (PRE-CODED OPEN-END. DO NOT READ. PROBE FOR MULTIPLE RESPONSES.)

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

2 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 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.)

READ RESPONSES. DO NOT READ ANSWERS IN Q1 BUT CODE AS "YES."

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

3 What specifically do you recall seeing, hearing, or reading about direct deposit as a way to get your Social Security payment instead of a paper check? Please be as specific as possible. (OPEN-END. RECORD RESPONSE VERBATIM. EXTREMELY IMPORTANT TO PROBE FOR DETAILS.)

FIRST RESPONSE _____

ADDITIONAL RESPONSES_____

ASK ONLY IF Q2 HAS MORE THAN ONE RESPONSE.

4 Of all the ways you heard about direct deposit, which had the MOST impact on your decision to sign up for direct deposit? (ONLY REPEAT ANSWER CHOICES FROM Q1 AND Q2.)

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

5 And what **benefit** of direct deposit was MOST important to you personally in your decision to sign-up for it? (OPEN-END. ACCEPT ONLY ONE RESPONSE.)

6 Following are some reasons people might sign-up for direct deposit for their Social Security payment. Which one BEST describes why you chose to sign-up for direct deposit? (RANDOMIZE. READ RESPONSES. ACCEPT ONLY ONE RESPONSE.)

- Direct deposit is safer because my check won't get lost or stolen.....1
- Direct deposit is more convenient because I don't have to go to the bank to deposit or cash my check.....2
- Direct deposit gives me more control over my money because it's in my checking or savings account when I need it.....3
- Direct deposit is easier and gives me one less thing to worry about.....4
- Direct deposit is more secure, it protects me from fraud and identity theft.....5
- None of the above (VOL).....6
- Don't know/refused (VOL).....9

7 Again, think back to the time before you signed up for direct deposit. I am going to read some reasons why you may not have signed up for direct deposit before. Which one BEST describes you? (RANDOMIZE. READ RESPONSES. ACCEPT ONLY ONE RESPONSE.)

- I did not know that I could get direct deposit for my Social Security payment.....1
- I liked getting a check because it gave me a sense of control over my money.....2
- I didn't like or trust electronic payments.....3
- I thought about signing up for direct deposit but had not gotten around to it.....4
- I did not have a bank account.....5
- None of the above (VOL).....6
- Don't know/refused (VOL).....9

I am going to read a list of people who might provide information about the benefits of direct deposit. For each one I read, please tell me if you would **trust** what each has to say about direct deposit a lot, some, a little, or not at all? (READ AND RANDOMIZE ITEMS)?

		Lot	Some	A little	Not at all	DK (VOL.)
8	Tellers at a bank or credit union.	1	2	3	4	9
9	A religious leader in your community.	1	2	3	4	9
10	A friend or relative.	1	2	3	4	9
11	A police officer.	1	2	3	4	9
12	An elected official in your city or town.	1	2	3	4	9
13	A state senator or representative.	1	2	3	4	9
14	Your state's governor.	1	2	3	4	9
15	A consumer safety or watchdog group like the Better Business Bureau.	1	2	3	4	9
16	American Association of Retired Persons, or AARP.	1	2	3	4	9
17	A community services group like Meals on Wheels.	1	2	3	4	9
18	The Social Security Administration.	1	2	3	4	9
19	The U.S. Department of the Treasury.	1	2	3	4	9

Finally I have a few questions about your experience in signing up for direct deposit.

- 20 Would you describe the enrollment process as (READ RESPONSES. ROTATE TOP TO BOTTOM, BOTTOM TO TOP.)
- Very easy.....1
 - Somewhat easy.....2
 - Somewhat difficult.....3
 - Very difficult.....4
 - Don't know/refused (VOL).....9
- 21 Did you feel the amount and type of information requested to sign-up for direct deposit was . . .? (READ RESPONSES. ROTATE TOP TO BOTTOM, BOTTOM TO TOP.)
- Very reasonable.....1
 - Somewhat reasonable.....2
 - Somewhat unreasonable.....3
 - Very unreasonable.....4
 - Don't know/refused (VOL).....9

DEMOGRAPHICS

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

- 22 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

23 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

24 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 Q24=2 OR 9

25 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

26 Approximately how many years have you been receiving your Social Security payment?

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

27 RECORD GENDER.

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

28 RECORD LANGUAGE INTERVIEW WAS CONDUCTED IN.

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

RECORD FROM SAMPLE:

Phone:.....(____) _____ - _____
CBSA code....._____
State:_____
Region:....._____

DATE OF INTERVIEW.....__ / __ / 06

Thank you again. Goodbye.