
PAPERWORK REDUCTION ACT SUBMISSION

**Request for OMB Review
Supporting Document
New Currency Design Education Program Surveys**

Submitted by
Office of External Relations
Bureau of Engraving and Printing
Department of the Treasury

SUPPORTING STATEMENT

1. Survey Justification

An Information Collection Request is submitted by the Bureau of Engraving and Printing (BEP). The proposed collection of information consists of a series of telephone survey interviews of a nationally representative sample of 5,300 adults in the 50 states and the District of Columbia. Data from the surveys are necessary for several purposes related to developing and implementing a public education program to communicate changes to the design of U.S. currency to U.S. consumers, bank tellers, retail cashiers and other audiences. More specifically, the surveys are designed to: establish baseline measures related to awareness of currency changes and knowledge and use of specific security features; determine which messages are most effective at encouraging consumers to learn about new security features in the currency and determine the best potential taglines that might convey key concepts and encourage use of the new security features. Data will be used to enhance the BEP's understanding of consumer attitudes about U.S. currency and counterfeiting and to design effective strategies for communicating about currency design changes.

- Foster acceptance – Messages developed through the public education program shall result in the target audiences understanding the reasons for the redesigned notes, accepting the government's need to redesign its currency, and mitigating confusion or concern by the general public about the integrity of U.S. currency.
- Increase knowledge about authentication features – The public education program shall identify the easy-to-use design and security features of the redesigned notes and shall encourage the general public and key stakeholder audiences to check for these features if they want to ensure their note is genuine.

The mission of the Bureau of Engraving and Printing (BEP) is to design and manufacture high quality security documents that deter counterfeiting and meet customer requirements for quality, quantity and performance. Consistent with this mission, the Bureau's top priorities for FY 2008 are the introduction of a new \$5 note into circulation in spring 2008, with a new \$100 note to follow. Specific legislation is not required for a change in

the design of currency, since the Secretary of the Treasury is empowered by law to issue paper money in a suitable form (12 U.S.C. 418).

The new notes will contain enhanced security features including subtle background colors. BEP is developing and testing several new overt counterfeit deterrent features for inclusion in the new \$100 note. The Bureau is continuing its work with the Advanced Counterfeit Deterrent Committee to research and develop future currency designs that will enhance and protect future notes.

The Bureau of Engraving and Printing has a long term commitment to develop state-of-the-art counterfeit deterrent features for use in future currency notes through new, more innovative technologies. The Bureau expects to redesign U.S. currency every seven to ten years in an effort to stay ahead of counterfeiters as advances in technology make counterfeiting of currency less difficult. The Advanced Counterfeit Deterrent Steering Committee, which includes members from BEP, other Department of the Treasury officials, the United States Secret Service, and the Federal Reserve Board, is continually researching counterfeit deterrent features for possible use in future currency designs that will enhance and protect future notes from counterfeiting.

Counterfeiting has been kept at low levels through a combination of improvements in security features, aggressive law enforcement and education efforts to inform the public about how to authenticate their currency. The most recent redesigned denomination, the \$10 note, began circulating in March 2006. The redesigned \$10 was the third denomination in the new currency series that incorporates enhanced security features, as well as subtle background colors and symbols of freedom into the designs. A redesigned \$5 note is scheduled to be introduced into circulation in spring 2008, and a new \$100 note to follow.

Before a redesigned denomination of U.S. currency is issued into circulation, it is critical that domestic and international users and “cash handlers” of our currency are aware of the changes in the note’s features so they will be prepared to readily accept it and/or use it once they receive it. Since redesigned currency co-circulates for a period of time with the previously issued designs, our target audiences must also understand that older designs of U.S. currency remain valid, legal tender and those older notes will not be devalued.

The implementation of a public education program is intended to assist in a smooth and orderly transition to the use of redesigned U.S. currency in commerce. It is meant to deliver key program messages to the general public, business professionals, cash handlers and others, who work with and use U.S. currency where they live, work, govern, and learn. It should utilize a vast array of communication tools available today to ensure that key program messages are disseminated through multiple channels.

2. Need for Redesigned Currency

Beginning in the 1990s the United States started issuing redesigned currency with new design and security features to make U.S. currency easier to recognize as genuine and more secure against both traditional printing processes and new advancing computer

technologies (such as reprographic and digital imaging systems) that could be used for counterfeiting our notes. United States currency is the most widely used currency in the world; Approximately two-thirds of our currency circulates outside of the U.S. and it is, therefore, the most likely to be counterfeited.

While the percentage of counterfeit U.S. currency surfacing worldwide remains small, any perceived tolerance of currency counterfeiting seriously undermines the broad government interest in maintaining the integrity of U.S. currency – the most stable currency in the world. For this reason, the U.S. government intends to introduce redesigned currency every seven to ten years. As a means to hamper production of currency counterfeits, advanced designs for U.S. currency have been developed that incorporate a number of new and enhanced design and security features.

Additional design and security features are being considered for the redesigned \$100 and \$5 notes. If such elements are incorporated into the notes, they will require specific attention as part of the public education communication messages.

Information items. The information collection contains seven distinct parts, each of which will be administered separately, conducted over a period of three years. Each study is designed for a specific purpose, and consequently contains slightly different topics. The individual studies, listed in chronological order, are designated as follows: 1) Messaging survey, 2) Benchmark survey, 3) Tagline testing, 4) Visual materials testing, 5) In-depth interviews with bank tellers and cash handlers, 6) Tracking survey one, and 7) Tracking survey two. The timing of these studies is determined by information needs as the communication program is developed and executed, as well as to avoid imposing an undue burden on individual respondents. Topics covered in each of these seven studies follow:

Messaging Survey

The primary purpose of this study is to help identify the messages and themes that are most likely to create sufficient interest in new currency designs to increase public knowledge about design changes, new security features and how to use them. At the same time, messages must enable consumers to maintain their confidence in U.S. currency.

The survey will be conducted by telephone using a random digit dialing procedure to reach American adult consumers. Sample size is 900.

- Q1-12 Screening questions and demographics including gender, occupation, income, education, job description;
- Q13-22 Use of cash and specific denominations, sources of cash;
- Q23-25 Confidence and changes in confidence in US currency;
- Q26-32 Concern about counterfeiting, authentication behavior, familiarity and use of anti-counterfeiting features;
- Q33-38 Awareness of currency design changes, sources of information, interest in information;
- Q39- 68 Reactions to potential messages intended to generate interest in new features, maintain confidence and convey authentication techniques;
- Q69-75 Media use habits, additional demographic data.

Benchmark Survey

The primary purpose of the benchmark survey is to establish baseline measures on a number of key questions including awareness of changes to currency designs, awareness of specific features, understanding of the rationale for design changes, use of specific features to authenticate notes, perceived threat of counterfeiting, likelihood of receiving a counterfeit note and confidence in US currency. The survey will be conducted by telephone using a random digit dialing procedure to reach American adult consumers. Sample size is 900.

- Q1-9 Screening questions and demographics including gender, occupation, income, education, job description;
- Q10-14 Use of cash and specific denominations, sources of cash;
- Q15-29 Awareness of new currency designs and rationale; specific design changes and features;
- Q30-32 Confidence and changes in confidence in US currency;
- Q33-38 Concern about counterfeiting, authentication behavior, familiarity and use of anti-counterfeiting features;
- Q39-48 Interest in design changes, concerns about design changes, importance of hearing about design changes; exposure to new notes, awareness of ongoing design changes, ability to detect a counterfeit;
- Q49-55 Sources of information about new designs; Additional demographics.

Tagline Testing

The primary purpose of this study is to help identify or develop appropriate taglines that will assist with key goals of the public education program, including communicate changes to design, which are intended to be ongoing, attracting interest and attention to the new notes, encouraging consumers to examine the new designs and learn how to use the new features to authenticate notes, while also maintaining confidence in US currency. The survey will be conducted by telephone using a random digit dialing procedure to reach American adult consumers. Sample size is 750.

- Q1-9 Screening questions and demographics including gender, occupation, income, education, job description;
- Q10-12 Confidence in US currency, concern about counterfeiting, authentication behavior, familiarity and use of anti-counterfeiting features;
- Q13-16 Awareness of changes in currency designs and specific design changes and features; Concerns about currency design changes and interest in design changes;
- Q17-30 Test of series of potential taglines, with measures of each on meaningfulness, appropriateness;
- Q31-42 Repeat of general measurements on interest, concerns, confidence, likelihood of learning new authentication features; additional demographics.

Visual Materials Testing

The primary purpose of this study is to test the impact of concepts, draft materials such as posters or brochures and web design to ensure they are effectively designed to accomplish communication goals. This study will include testing of alternative materials

to help identify treatments that are most effective. This study will be conducted online with a sample of 800 respondents. (See additional discussion under COLLECTION OF INFORMATION EMPLOYING STATISTICAL METHODS.)

- Q1-9 Screening questions and demographics including gender, occupation, income, education, job description;
- Q10-13 Attitudes toward US notes; concerns about counterfeiting
- Q14-18 Attitudes toward new currency features
- Q19-29 Attributes of US currency
- Q30-39 Display of test materials (ads/posters/brochures/webpage still in development) and evaluation
- Q40-54 Post test metrics and attributes
- Q55-61 Additional demographics

In-depth Interviews (bank tellers and retail cash handlers)

The primary purpose of these in-depth interviews is to gain a better understanding qualitatively of how bank tellers and retail cash handlers check notes for counterfeits, why they check or don't check notes they receive, what security features they are familiar with, why they use specific features but not others, what information they feel they need to help them with this process, how they communicate with consumers about this. A sample of 150 qualitative interviews will be conducted by phone with American adults who work as bank tellers or in retail businesses in which one of their primary responsibilities is to take cash from customers.

- Q1-6 Screening questions on occupation, handling of US currency
- Q7-14 Awareness of changes in currency and rationale; attitudes toward changes
- Q15-17 Impressions about counterfeiting
- Q18-27 Note examination behavior
- Q28-37 Reactions to new currency design features
- Q38-40 Reactions to messages
- Q41-46 Most important information, most compelling reasons for action

Tracking Survey One

The primary purpose of the tracking survey is to measure the impact of the communication program to determine the extent to which answers to key questions have moved. These include questions on awareness of changes to currency designs, awareness of specific old and new features, understanding of the rationale for design changes, use of specific features to authenticate notes, perceived threat of counterfeiting, perceived likelihood of receiving a counterfeit note and confidence in US currency. Because these surveys are primarily for measurement, the question content generally mirrors that used in the benchmark survey. The first tracking survey will be conducted at the conclusion of the first phase of the program. The survey will be conducted by telephone using a random digit dialing procedure to reach American adult consumers. Sample size is 900.

- Q1-9 Screening questions and demographics including gender, occupation, income, education, job description;
- Q10-14 Use of cash and specific denominations, sources of cash;

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- Q15-29 Awareness of new currency designs and rationale; specific design changes and features;
 - Q30-31 Confidence and changes in confidence in US currency;
 - Q32-37 Concern about counterfeiting, authentication behavior, familiarity and use of anti-counterfeiting features;
 - Q38-49 Interest in design changes, concerns about design changes, importance of hearing about design changes; exposure to new notes, awareness of ongoing design changes, ability to detect a counterfeit;
 - Q50-56 Sources of information about new designs; Additional demographics.

Tracking Survey Two

Like the first tracking survey, the purpose of the second wave of tracking research is to determine how much progress has been made at communicating key messages including awareness of changes to currency designs, awareness of specific features, understanding of the rationale for design changes, the ongoing nature of design changes, use of specific features to authenticate notes, perceived threat of counterfeiting, likelihood of receiving a counterfeit note and confidence in US currency. The second wave of tracking research will be conducted after the introduction of the new \$100 note into circulation, expected to be late in 2008. The survey will be conducted by telephone using a random digit dialing procedure to reach American adult consumers. Sample size is 900.

- Q1-9 Screening questions and demographics including gender, occupation, income, education, job description;
- Q10-14 Use of cash and specific denominations, sources of cash;
- Q15-29 Awareness of new currency designs and rationale; specific design changes and features;
- Q30-31 Confidence and changes in confidence in US currency;
- Q32-37 Concern about counterfeiting, authentication behavior, familiarity and use of anti-counterfeiting features;
- Q38-49 Interest in design changes, concerns about design changes, importance of hearing about design changes; exposure to new notes, awareness of ongoing design changes, ability to detect a counterfeit;
- Q50-56 Sources of information about new designs; Additional demographics.

Because the improved security features in the redesigned currency are most effective when the public knows about and uses the features to authenticate their currency, a broad, public education program is crucial to the anti-counterfeiting effort. In cooperation with the Federal Reserve, BEP administers a public education program to support the introduction of new currency designs. The goal of this program is to build an adequate threshold of awareness to ensure seamless, "business as usual" transitions as new currency designs are introduced to the public.

A public education campaign will be conducted for the new \$5 and \$100 notes following the successful campaigns for the redesigned \$20, \$50 and \$10 notes.

(FY2008 Justification for Appropriations and Performance Plans
http://www.ustreas.gov/offices/management/budget/budget-documents/cj/08/01_CJ_compiled.pdf)

Users and use of the information. The users of the collection information include the Bureau of Engraving and Printing, The Federal Reserve and the U.S. Secret Service. Because these three agencies have some shared responsibilities regarding the introduction and maintenance of U.S. currency in circulation and the security of U.S. currency, they are jointly involved in the public education program to communicate changes in currency design. Representatives of each agency consult on the development and results of the research and its implications for the communication program. As noted earlier, each study has a specific purpose enumerated above, and collectively, the purpose of the studies is to optimize communication efforts in the public education program by identifying the most impactful messages, themes, taglines, developing the most effective communication materials (brochures, posters etc.) and measuring the extent to which the education program communicates key ideas concerning currency design changes, including knowledge of security features they can use to authenticate notes.

Analytical approach. In general, analyses will be descriptive, using frequencies and proportions to identify consumer awareness, attitudes and behavior. Cross-tabulations for each quantitative study will be used to assess differences across subgroup audiences. Surveys to test messages, taglines and materials will compute index scores for each item being tested. Index scores will be composites based on several measurement variables that evaluate each item, such as appropriateness, meaningfulness, actionability and memorability. In addition, regression analysis will be used to identify and measure the associations between target variables and other variables of interest.

3. Use of Information Technology

The telephone interviewing methodology proposed for this collection of information is the most cost-effective approach to acquiring the needed information. The survey will be administered using a Computer Assisted Telephone Interviewing (CATI) system, since this methodology will minimize possible errors of administration and expedite the timeliness of data processing.

Compared to face-to-face interviews, telephone interviews are less intrusive, less costly and can be accomplished more quickly. Mail surveys are not appropriate for a questionnaire with complicated skip patterns as used in this collection of information. In addition, mail surveys generally have a much lower response rate than telephone surveys, and would delay the analysis of results which are needed to formulate communication strategies and messages.

4. Efforts to Avoid Duplication and Why Available Information Cannot be Used

A review of existing materials identified a number of studies used previously by the Bureau of Engraving and Printing in connection with earlier currency redesign and education efforts. While these studies provide some useful insight as well as historical information, and include some individual questions that bear repeating, new data is

required for several reasons. The new education program, although built on the results of previous efforts, faces new circumstances. Currency counterfeiting is an ongoing process that adapts to changes in technology, in the adoption of new security features and to changes in public attitudes. To develop the most appropriate and effective messages, identify the most important pieces of information and descriptions of new security features, it is essential that new research be conducted specifically regarding these changes. Since the communication program must educate consumers about security features that have not been seen before, research is necessary to explore what is likely to get and keep their attention and motivate them to learn about these new features.

In addition, surveys designed to help measure the impact of the program must establish current baseline measures, rather than out-of-date data, and follow up surveys must be timed to correspond with the education program.

5. Methods to Minimize Burden on Small Business

These collections of information will not involve small business.

6. Consequences to the Agency's Program or Policy Activities if the Collection is not Conducted

Without these collections of information, the agency will not be able to measure the effectiveness of the program, nor will it be able to effectively design messages and materials for the education program that meet consumers' information needs and are likely to be most effective. The studies include a benchmark survey and tracking surveys that will track the progress on key indicators, which are the most appropriate way to gauge the effectiveness of communication efforts. These include raising consumer awareness of changes to U.S. currency designs, changes in specific denominations, the incorporation of new features, and knowledge of how to authenticate new currency to ensure it is genuine, as well as measuring ongoing confidence in US currency.

In addition, failure to conduct these information collections is likely to result in the inefficient use of government resources, since communications developed without the benefit of the insight gained from these studies are likely to be sub-optimal.

7. Special Circumstances

This collection of information fully complies with 5 CFR 1320.5. There are no special circumstances.

8. Public Comments and Consultation Outside the Agency

Prior to this submission, the agency consulted with its contractor and research sub-contractor concerning the proposed studies. Each study design and questionnaire has been reviewed by representatives of the Bureau of Engraving, the Federal Reserve and

U.S. Secret Service to ensure that the contents are designed to meet the stated objectives of each study.

In addition, previous studies that were successfully conducted by the Bureau of Engraving and Printing on closely related topics were reviewed to ensure consistency and appropriate language expected to be clear and meaningful to respondents.

Subject matter experts at the Bureau of Engraving, Federal Reserve and US Secret service were consulted regarding the availability of information, the information items to be collected, the clarity of instructions, and the methodological approach for the data collection. In addition, appropriate senior staff at contractor Burson-Marsteller and subcontractor Penn, Schoen & Berland were consulted on design, questionnaires and methodologies.

9. Payment or Gift to Respondents

Respondents who participate in the In-depth Interview study of cash handlers and bank tellers (150) would receive an incentive payment to participate in this study. Such payments are customary for qualitative research where respondents are asked to devote a substantial amount of their time. Respondents involved in the larger studies will not receive any type of payment or gift for participation in this collection of information.

10. Assurance of Confidentiality and Basis of Assurance

Assurance of confidentiality of information will be provided to all respondents. A statement that "the information will be kept confidential" will be read before each interview. Confidentiality will be assured by using an independent contractor to collect the information, by enacting procedures to prevent unauthorized access to respondent data, and by preventing the public disclosure of the responses of individual participants.

Identifying information will not be included in reports or data delivered to the agency. The data collection contractor has standard procedures for assuring the confidentiality of survey respondents. All of the contractor's employees sign a statement agreeing to maintain confidentiality of data. The data will be collected by a computer-assisted telephone interviewing system (CATI) and will be maintained in an automated information system. Access to the CATI files can only be gained through the use of a password which will be specific to this project. Telephone numbers will be retained only until validation and editing are complete; they will be removed from the database before data files are sent to the agency.

11. Sensitive Questions

The collection of information includes no questions of a sensitive nature.

12. Estimated Hour Burden of the Collection of Information

The estimated total hour burden of the collection of information is 1,821 hours. This is based on the sum of the estimated burdens across seven studies which have distinct respondent burdens based upon the interview length and sample size.

13. Estimating Labor Costs

All of the studies in the information collection are to be conducted with consumers in their homes rather than places of business. The labor costs for respondents in connection with the information collection reflect only the opportunity costs of labor. Based on the “Employer Cost for Employment Compensation” (Bureau of Labor and Statistics (BLS), March 2007), the average hourly wage rate (excluding benefits) for workers throughout the country was \$19.47, or \$0.32 per minute. Based on the total estimated respondent burden of 1,821 hours, the estimated labor cost is \$34,963.

14. Estimating Capital and Operations and Maintenance Costs

The Bureau of Engraving and Printing does not expect respondents contacted in any of the included studies to incur any capital or operations and maintenance costs. This information collection is voluntary.

15. Capital/Start-up vs. Operating and Maintenance Costs

Not applicable

16. Respondent Burden

As indicated earlier, this information collection consists of seven studies. The estimate of total respondent burden is the sum of estimates for each study as shown in the table below.

Table 1.

Study	Respondents	Annual Frequency per response	Total annual responses	Hours per response	Total hours
Messaging survey	900	1	900	.42	378
Benchmark survey	900	1	900	.33	297
Tagline testing	750	1	750	.25	188
Visual materials testing	800	1	800	.33	264
In-depth interviews bank tellers and cash handlers	150	1	150	.66	100
Tracking survey one	900	1	900	.33	297

Tracking survey two	900	1	900	.33	297
Total	5,300	1	5,300		1,821

Estimated Cost to the Federal Government

The estimated total cost to the Federal Government for this information collection is \$394,735. This estimate consists of costs for each of the seven studies including project management and planning, questionnaire development, programming, interviewing, data cleaning, analysis and report preparation and presentation.

Costs of the individual studies are:

Messaging survey	\$61,105
Benchmark survey	\$52,272
Tagline research	\$39,600
Visual testing	\$39,600
In-depth interviews	\$98,587
Tracking surveys (2)	\$104,544

Program Changes or Adjustments

There are no program changes or adjustments.

Project Schedule

The planned schedule for the project activities is shown in Table 2.

Table 2.

Study	Interviewing period	Reporting
Messaging survey	Aug. 15-Sept. 15, 2007	Mid Sept. 2007
Benchmark survey	Aug. 15-Sept. 13, 2007	Mid Sept. 2007
Tagline testing	Sept. 5-20, 2007	Late Sept. 2007
Visual materials testing	Oct. 21-Nov. 21, 2007	Late Nov. 2007
In-depth interviews bank tellers and cash handlers	Nov. 20-Dec18, 2007.	Late Dec. 2007
Tracking survey one	March 15-April 10, 2008	April 2008
Tracking survey two	Feb.-March, 2009	April 2009

Following OMB approval, the data collection contractor will conduct pretests, draw the sample, collect the information, and prepare the deliverables.

17. Displaying the OMB Approval Expiration Date

No exemption is requested.

18. Exceptions to the Certification Statement of OMB Form 83.I

No exceptions are requested.