

**GO DIRECT CAMPAIGN BABY BOOMER SURVEY**

**FALL 2009**

**DRAFT: 9-10-09**

1,000 Baby Boomers

(nationally representative sample of adults born between 1946 and 1964)

25 questions, plus screeners and demographics (approx. 10 min.)

**INTRODUCTION**

Hello. My name is \_\_\_\_\_, and I'm calling from KRC Research, a national public opinion research company. We're conducting a study on behalf of the U.S. Department of the Treasury, and I'd very much like to have the opinions of someone in your household. I am not selling anything, and I won't ask for any contributions or donations. May I speak with the adult age 45 to 63 in your household who had the most recent birthday?

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 call 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.

**SCREENERS**

1 In what year were you born? (DON'T KNOW OR REFUSED = 9999.)

RECORD YEAR \_\_\_\_\_

**TERMINATE <1946 AND >1964**

2 GENDER: RECORD.

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

**ATTITUDES TOWARD BANKING, DIRECT DEPOSIT & CHECKS**

Great, let's get started. The next several questions are about banking.

3 First, do you currently have a checking or savings account with a bank, credit union or other financial institution?

**GO TO Q5** Yes.....1  
No.....2  
**GO TO Q6** Don't know/refused (VOL).....9

4 **(ASK IF DOESN'T HAVE A BANK ACCOUNT: Q3=2)** When was the last time you had a checking or savings account with a bank, credit union or other financial institution? **(READ RESPONSES.)**

- In the past 6 months.....1
- Between 6 months and one year ago.....2
- One to two years ago.....3
- More than two years ago.....4
- Never.....5
- .....
- Don't know/refused (VOL.).....9

5 **(ASK IF HAVE AN ACCOUNT: Q3=1)** Please tell me which of the following you currently have with a bank, credit union, or other financial institution? **(READ RESPONSES. MULTIPLE RESPONSES ALLOWED.)**

- ATM or debit card.....1
- Credit card.....2
- Checking account.....3
- Savings account.....4
- Online banking.....5
- Online bill payment.....6
- Certificate of deposit or CD.....7
- None (VOL.).....98
- Don't know/refused (VOL.).....99

6 **ASK ALL:** How do you currently receive your wages, salary, or other regular payment, such as a pension, Social Security, Supplemental Security Income, or similar payment – by paper check or direct deposit? If you receive more than one payment, please choose all that apply.

- Direct deposit.....1
- Paper check.....2
- Other (VOL.).....3
- .....
- Don't receive any payments regularly (VOL.).....4
- Don't know/refused (VOL.).....9

7 **(IF USES DIRECT DEPOSIT: Q6=1)** You mentioned you use direct deposit for wages, salary, or other regular payment. How would you rate your experience with direct deposit? **(READ RESPONSES.)**

- Very positive.....1
- Somewhat positive.....2
- Neutral.....3
- Somewhat negative.....4
- Very negative.....5
- Don't know/refused (VOL.).....9

**PERSONAL FINANCES & RETIREMENT**

Now I have a few questions about personal finances. Again, all of your answers are strictly confidential.

8 Now, thinking about retirement, at what age do you plan to retire? If you are already retired, please just say so.

RECORD AGE_____	
I will never retire (VOL).....	777
I am already retired (VOL).....	888
Don't know/refused (VOL).....	999

**ASK Q9-19 ONLY IF Q8≠ 888**

9 And at what age do you expect to begin receiving your Social Security retirement benefits?

RECORD AGE_____	
Don't know/refused (VOL).....	999

10 In the last year, have you changed your target age for beginning to receive Social Security retirement benefits? **(IF YES:)** Have you decided to start receiving benefits earlier or later than previously planned?

No, have not changed target retirement age.....	1
Yes, have decided to retire earlier.....	2
Yes, have decided to retire later.....	3
Don't know/refused (VOL).....	9

11 **IF Q10=2, 3.** Why have you recently decided to start receiving Social Security retirement benefits [earlier/later based on Q10]? **(OPEN END).**

12 When you begin to draw your Social Security benefit, will it make up all, most, some or a small amount of your overall income?

All.....	1
Most.....	2
Some.....	3
Small amount.....	4
Don't know/refused (VOL).....	9

13 Thinking about your finances in retirement, will you pay greater attention, equal attention or less attention to controlling your personal finances when you retire? **(READ RESPONSES.)**

Greater attention.....	1
Equal attention.....	2
Less attention.....	3

- Don't know/refused (VOL).....9
- 14 Still thinking about your retirement, which of the following are possible ways you can receive your Social Security benefit payment once you enroll? If you are not sure, please say so. (**RANDOMIZE.**)

	<b>RANDOMIZE</b>	<b>Yes</b>	<b>No</b>	<b>Not sure</b>
a.	Direct deposit	1	2	9
b.	Paper check in the mail	1	2	9
c.	Debit card	1	2	9
d.	Cash	1	2	9

- 15 Will you choose to get your Social Security benefit payment by direct deposit, by debit card or by paper check in the mail?

- Direct deposit.....1  
Debit card.....2  
Paper check in the mail.....3  
Other (VOL).....4  
Don't know/refused (VOL).....9

- 16 **(IF CHOOSES PAPER CHECK: IF Q15=3)** Why will you choose a paper check for your Social Security benefit? (**PRE-CODED OPEN END. DO NOT READ. PROBE FOR UP TO THREE RESPONSES.**)

- Don't have a bank account.....1  
Don't trust direct deposit.....2  
Don't like direct deposit.....3  
Like receiving paper check.....4  
Like to go to the bank to deposit my check.....5  
Afraid payment will be lost/stolen.....6  
Other (VOL-SPECIFY).....7  
.....  
.....  
.....  
Don't know/refused (VOL).....9

- 17 **(IF CHOOSES DIRECT DEPOSIT: Q15=1)** Which of the following, if any, are reasons you will choose direct deposit for your Social Security benefits? (**RANDOMIZE. ALLOW MULTIPLE RESPONSES.**)

- By not getting a paper check, I will be helping the environment by reducing the amount of paper .....1  
  
Direct deposit will give me better protection against fraud, identity theft and other financial crimes.....2  
  
It's safer than a paper check because I won't have to worry about lost or stolen checks.....3

I will feel more in control of my finances.....	4
Direct deposit is more reliable because my money will be there on-time, on payment day.....	5
Direct deposit will save me time because I won't have to go to the bank or credit union to deposit or cash a check.....	6
It's more convenient because I won't have to wait at home for my check to arrive in the mail.....	7
Don't know/refused (VOL).....	99

18 What is required for you to sign up for direct deposit when you receive your Social Security payment? If you are not sure, please just say so. **(RANDOMIZE. ALLOW MULTIPLE RESPONSES.)**

Your financial institution's routing transit number.....	1
Your account type (checking or savings).....	2
Your account number.....	3
Your PIN (personal identification number).....	4
Your birth certificate.....	5
Your driver's license.....	6
Your Social Security card.....	7
Your marriage license.....	8
None of the above (VOL).....	9
Don't know/refused (VOL).....	99

19 I have one last question about your retirement. When you retire, do you plan to travel away from home more, less or about the same amount that you do now?

More.....	1
Less.....	2
About the same.....	3
Don't know/refused (VOL).....	99

**ASK Q20-22 ONLY IF Q8 = 888**

20 At what age did you begin receiving your Social Security retirement benefits? **(DON'T READ. ACCEPT ONLY ONE RESPONSE.)**

RECORD AGE_____	
Don't know/refused (VOL).....	999

21 Does your Social Security benefit make up all, most, some or a small amount of your overall income?

All.....	1
Most.....	2
Some.....	3
Small amount.....	4

	Don't know/refused (VOL).....	9
22	Thinking about your finances in retirement, do you pay greater attention, equal attention or less attention to controlling your personal finances than before you were retired? (READ RESPONSES.)	
	Greater attention.....	1
	Equal attention.....	2
	Less attention.....	3
	Don't know/refused (VOL).....	9

<b>SAFETY</b>
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23	Moving on, have you ever been a victim of identity theft? By identity theft I mean when someone uses your personal information, such as your name, address, Social Security number and bank account numbers, to commit fraud and other crimes (READ RESPONSES.)	
	Yes.....	1
	No.....	2
	Don't know/refused (VOL).....	9
24	Do you know someone, other than yourself, that has ever been a victim of identity theft?	
	Yes.....	1
	No.....	2
	Don't know/refused (VOL).....	9
25	Do you think you'll be [READ RESPONSES] about becoming a victim of financial crimes such as identity theft and fraud once you start receiving Social Security retirement benefits? (ROTATE TOP TO BOTTOM, BOTTOM TO TOP).	
	Much more concerned.....	1
	Somewhat more concerned.....	2
	Somewhat less concerned.....	3
	Much less concerned.....	4
	No difference (VOL).....	5
	Don't know/refused (VOL).....	9
26	Which payment delivery option provides the best safeguard against financial crimes such as identity theft and fraud?	
	Paper checks.....	1
	Direct deposit.....	2
	Neither (VOL).....	3
	Don't know/refused (VOL).....	9

27 Next, I am going to read a list of people or places where you might get financial information and guidance. 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.)
a. A bank or credit union.	1	2	3	4	9
b. A religious organization in your community.	1	2	3	4	9
c. A friend or neighbor.	1	2	3	4	9
d. A family member or relative.	1	2	3	4	9
e. An elected official in your city or town.	1	2	3	4	9
f. A local government office.	1	2	3	4	9
g. The Social Security Administration.	1	2	3	4	9
h. The U.S. Department of the Treasury.	1	2	3	4	9
i. Your employer.	1	2	3	4	9
j. Your pension or 401K plan provider.	1	2	3	4	9
k. Your financial planner.	1	2	3	4	9

**SOCIAL MEDIA HABITS**

Next, I'd like to ask you a few questions about how you use the Internet.

28 In general, how often do you access the Internet or World Wide Web for things OTHER THAN sending or receiving e-mail (**READ RESPONSES**)?

More than once a day.....	1
About once a day.....	2
3 to 5 days a week.....	3
1 to 2 days a week.....	4
Once every few weeks.....	5
Less often than once every few weeks.....	6
Never.....	7
Don't know/refused (VOL).....	9

29	About how often do you use e-mail ( <b>READ RESPONSES</b> )?	
	More than once a day.....	1
	About once a day.....	2
	3 to 5 days a week.....	3
	1 to 2 days a week.....	4
	Once every few weeks.....	5
	Less often than once every few weeks.....	6
	Never.....	7
	Don't know/refused (VOL).....	9
30	<b>IF Q28≠7.</b> Do you ever use the Internet to do any of the following things? ( <b>RANDOMIZE. ALLOW MULTIPLE RESPONSES.</b> )	
	Use a social networking site like Facebook, Twitter or LinkedIn.....	1
	Purchase products or services.....	2
	Research products or services.....	3
	Watch or share videos.....	4
	Read or create a blog.....	5
	Listen to music or podcasts.....	6
	Research health information.....	7
	Research financial information.....	8
	Make travel arrangements.....	9
	Conduct research for your job.....	10
	Get news.....	11
	Sign up for newsletters or email alerts.....	12
	None of these (VOL).....	13
	Don't know/refused (VOL).....	99
31	<b>IF Q30=1.</b> Are you currently a subscriber to any of the following social networking Web sites? ( <b>RANDOMIZE. ALLOW MULTIPLE RESPONSES.</b> )	
	Facebook.....	1
	Twitter.....	2
	LinkedIn.....	3
	MySpace.....	4
	Eons.....	5
	TBD.....	6
	None of these (VOL).....	7
	Don't know/refused (VOL).....	9



**ENVIRONMENTAL FOOTPRINT**

We are getting near the end of the survey now. I have a few questions about a different topic.

32 Which of the following steps, if any, do you take to limit your personal impact on the environment? (RANDOMIZE.) Please do not choose any item that you do for reasons other than limiting your personal impact on the environment.

- Limit errands.....1
- Carpool, use public transportation, bike or walk rather than taking a car.....2
- Turn down heat and air-conditioning in home.....3
- Receive my wages, salary or other regular payment by direct deposit.....4
- Fuel-efficient car.....5
- Recycle paper, plastics, metal and other household items.....6
- Other (SPECIFY).....7
- None of the above (VOL).....8
- Don't know/refused (VOL).....9

33 Do you support the federal government lessening its impact on the environment by reducing its own use of paper?

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

**DEMOGRAPHICS**

I have a few final questions for statistical purposes only. As with the rest of the survey, your answers are completely anonymous.

34 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 Q34=2 OR 9**

35 To ensure we have opinions from a wide variety of people, which of the following categories best describes your race? Please select all that apply. (READ LIST. ACCEPT ALL THAT APPLY.)

- White.....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 (VOL).....	6
	Don't know/refused (VOL).....	9
36	What is the last grade of school you have completed? (DO NOT READ.)	
	No schooling.....	1
	8 <sup>th</sup> grade or less.....	2
	Some high school (Grades 9 to 11).....	3
	Completed high school (Grade 12).....	4
	Vocational school/trade school.....	5
	Some university/college.....	6
	Completed university/college (Bachelors degree).....	7
	Postgraduate degree (Masters, PhD, professional degree).....	8
	Don't know/refused (VOL.).....	9
37	And which one of the following best describes your marital status?	
	Single.....	1
	Married.....	2
	Separated, widowed or divorced.....	3
	Engaged.....	4
	Living with partner.....	5
	Other (VOL.).....	6
	Don't know/refused (VOL.).....	9
38	Are you....? (READ LIST)	
	Employed and working full-time.....	1
	Employed and working part-time.....	2
	Unemployed and looking for work.....	3
	Unemployed and not looking for work.....	4
	A homemaker.....	5
	A student.....	6
	Retired (FROM Q9).....	7
	Other (VOL).....	8
	Don't know/refused (VOL).....	9
39	For statistical purposes only, please tell me which of the following categories best describes your total household income for 2008 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

RECORD FROM SAMPLE:

Phone:.....(\_\_\_\_) \_\_\_\_ - \_\_\_\_  
State: .....\_\_\_\_  
Region:.....\_\_\_\_  
FIPS CODE.....\_\_\_\_  
ZIP.....\_\_\_\_  
Census Area:.....Urban (1); Suburban (2); Rural (3)