

## **Justification for Burden Change to 1510-0074**

We are increasing the number of respondents to 19,500 and total number of burden hours to 7,500. In our most recent extension for collection of information, October 2006, we requested 2,500 burden hours annually; however, we would like to change the number of hours to 7,500 to reflect the tri-annual burden ( $3 \times 2,500 = 7,500$ ), as required by the ROCIS reporting system. By surveying additional recipients, FMS hopes to obtain more reliable results for use in better targeting key markets and honing its messages to Federal benefit check recipients and other Federal payments. The original estimate of respondents and burden hours was based on a single survey and we anticipate conducting several one-time surveys over the next two years.

There are three key reasons we are requesting an increase in burden hours and the additional research, all resulting from new efforts at FMS to promote EFT usage.

First, with the success of the ***Go Direct*** campaign in converting existing check recipients to direct deposit, and the fact a large proportion of current check recipients do not have bank accounts, many of the new surveys include the unbanked where we plan to test receptivity to receiving federal benefit payments on a debit card currently being piloted in Illinois. FMS plans to launch this debit card nationally in the near future and this research will greatly assist in communicating the benefits of the debit card to existing unbanked federal benefit recipients and new Social Security enrollees.

Second, FMS is issuing a Notification for a Proposed Rule Making to require new Social Security and SSI benefit recipients who have a bank account to receive their payment by direct deposit (UDD). One of the surveys, among those soon retire and be eligible for SSA benefits, explores attitudes toward this proposed rule and will help FMS communicate about the rule the audience most impacted by it.

Third, a substantial number of benefit checks are received by Institutional Representative Payees on behalf of people in their care. FMS plans to conduct a short survey among this audience to understand the barriers to EFT usage among this group and explore ways, both through communications and possibly operational changes, to encourage EFT usage.