

INSTITUTIONAL REPRESENTATIVE PAYEE SURVEY
300 REPRESENTATIVE PAYEES
August 2007

INTRODUCTION

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 and would like to include your opinions for a very important research project that will help us better understand your needs. We are conducting an opinion survey of how leaders in care giving organizations that are representative payees, such as yours, think about the way they currently receive federal benefit payments for individuals in their care. May I speak with the person who makes decisions on how federal benefit payments are received?

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, or linked to you. I am only interested in your opinions. This survey should take about 15 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.

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. REGION: RECORD MARKET FROM SAMPLE. SEE QUOTA.

Northeast.....	1
Midwest.....	2
South.....	3
West.....	4

S3. Just to confirm, is your organization a representative payee for Social Security or SSI benefit payments on behalf of people you care for?

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

S4. Does your organization currently receive other federal benefit payments on behalf of beneficiaries, or people you care for?

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

The following questions are specifically about people in your care who you receive Social Security and SSI benefit payments for as a representative payee – not those who your organization may receive payments for but you are not their official representative payee.

S5. Do you receive only SSA payments, only SSI payments, or both for people in your care?

SSA.....	1
SSI.....	2
Both.....	3
Don't know/refused (VOL).....	9

S6. How does your organization currently receive Social Security or SSI benefit payments on behalf of beneficiaries, by paper check, direct deposit, or both? (DO NOT READ ANSWER CHOICES.)

CONTINUE Paper check.....	1
CONTINUE Paper check and direct deposit.....	2
TERMINATE Direct deposit.....	3
TERMINATE Don't know/refused (VOL).....	9

S7. Which of the following best describes your involvement in the decision on how your organization currently receives Social Security or SSI payments on behalf of beneficiaries? (READ LIST.)

- CONTINUE I am the primary decision maker.....1
- CONTINUE I have a great deal of influence on the decision.....2
- I have some influence on the decision.....3
- I am not involved in the decision.....4
- The decision is made at another location/headquarters.....5
- Don't know/refused (VOL).....9

[IF S7 =1 OR 2 CONTINUE. IF S7 =3 TO 9, ASK TO SPEAK TO THE DECISION MAKER FOR HOW THE ORGANIZATION RECEIVES SOCIAL SECURITY OR SSI PAYMENTS ON BEHALF OF BENEFICIARIES AND START AGAIN FROM S3.]

S8. And are you a decision maker for your location only, or do you also make or influence the decision of how Social Security or SSI payments are received on behalf of beneficiaries at other locations as well?

- This location only.....1
- Multiple locations.....2
- Don't know/refused (VOL).....9

S9. And how many beneficiaries does your organization receive Social Security or SSI payments on behalf of, including any other locations you make or influence payment decisions for? (DO NOT READ ANSWER CHOICES. OPEN END WITH PRE-CODES.)

- 1.....1
- 2 to 4.....2
- 5 to 9.....3
- 10 to 19.....4
- 20 to 39.....5
- 40 to 99.....6
- 100 to 299.....7
- 300 or over.....8
- Don't know/refused (VOL).....9

S10. And how many beneficiaries does your organization receive Social Security or SSI payments on behalf of, for whom you are not the official representative payee, including any other locations you make or influence decisions for? (DO NOT READ ANSWER CHOICES. OPEN END WITH PRE-CODES.)

- 1.....1
- 2 to 4.....2
- 5 to 9.....3
- 10 to 19.....4
- 20 to 39.....5
- 40 to 99.....6
- 100 to 299.....7
- 300 or over.....8
- Don't know/refused (VOL).....9

S11. What is your job title? (DO NOT READ ANSWER CHOICES. OPEN END WITH PRE-CODES.)

- CEO/President.....1
- Owner.....2
- CFO.....3
- Financial Manager.....4
- Administrator.....5
- Director.....6
- Accounting Clerk.....7
- Resident Care Attendant.....8
- Case Worker.....9
- Social Worker.....10
- Coordinator.....11
- Other (specify) _____.....12
- Don't know/refused (VOL).....99

S12. Which of the following best describes your organization's technology capabilities? (READ LIST.)

- You have both computer and Internet access.....1
- You have computers but no Internet access.....2
- You have neither computers nor Internet access.....3
- Don't know/refused (VOL).....9

S13. **(IF HAVE COMPUTER AND INTERNET ACCESS: S12=1)** Which of the following activities has your organization conducted ONLINE? (READ AND RANDOMIZE LIST. ACCEPT MULTIPLE RESPONSES.)

- Pay bills1
- Banking (transfer funds, review account statements, etc.).....2
- Made purchases (bought goods or services).....3
- Other (Specify) (VOL).....4
- None (VOL).....5
- Don't know/refused (VOL).....9

AWARENESS, FAMILIARITY & FAVORABILITY

As reminder, this survey is specifically about people in your care for whom you receive Social Security or SSI benefit payments for as a representative payee.

- 1 In general, how satisfied are you with the way in which you currently receive Social Security or SSI payments on behalf of beneficiaries – very satisfied, somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied?
- Very satisfied.....1
Somewhat satisfied.....2
Neither satisfied nor dissatisfied.....3
Somewhat dissatisfied.....4
Very dissatisfied.....5
Don't know/refused (VOL).....9
- 2 Before today, were you aware that you can receive Social Security or SSI payments for your beneficiaries through electronic direct deposit into your organization's bank account instead of by paper check, or did you not happen to know this? (DO NOT READ ANSWER CHOICES.)
- CONTINUE** Yes, aware.....1
SKIP TO Q4 No, not aware.....2
SKIP TO Q4 Don't know/refused (VOL).....9
- 3 How familiar are you with direct deposit as a way to receive Social Security or SSI payments for your beneficiaries? Are you . . . (READ RESPONSES.)
- Very familiar.....1
Somewhat familiar.....2
Not very familiar.....3
Not at all familiar.....4
Don't know/refused (VOL).....9
- 4 Based on anything you may already know or have heard about direct deposit, how would you rate your feelings toward direct deposit as a way to receive SSA or SSI payments on behalf of people in your care? Would you say your opinion of direct deposit is (READ RESPONSES)?
- Very favorable.....1
Somewhat favorable.....2
Neither favorable nor unfavorable.....3
Somewhat unfavorable.....4
Very unfavorable.....5
Don't know/refused (VOL).....9

5 How likely is your organization to switch its payment method from a paper check to direct deposit for all beneficiaries who you receive Social Security or SSI payments for 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

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

7 Has your organization EVER considered receiving Social Security or SSI payments on behalf of all your beneficiaries by direct deposit instead of a paper check?

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

8 **IF Q7=YES:** Why did your organization decide not to receive all Social Security and SSI payments by direct deposit? (OPEN-END. PROBE FOR UP TO THREE RESPONSES.)

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 for beneficiaries you receive federal benefit payments on behalf of.

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 payments from paper checks to direct deposit? (RANDOMIZE STATEMENTS.)

		Definitely Consider	Probably Consider	Might or might not Consider	Probably not Consider	Definitely not Consider	DK (Vol)
9	Direct deposit makes your job a little easier. Monthly payments go straight into your organization's account, so you don't have to go to the bank or credit union to deposit checks.	1	2	3	4	5	9
10	Direct deposit saves you time and money because it reduces the workload of your staff. Switching from paper checks to direct deposit reduces paperwork and you don't have to spend as much time every month processing check payments and making a trip to the bank to deposit the checks.	1	2	3	4	5	9
11	Direct deposit is the safest way to receive money on behalf of beneficiaries. Direct deposit eliminates the risk of lost, stolen, or misplaced checks. You can take comfort in the fact the money is safe in your account.	1	2	3	4	5	9

		Definitely Consider	Probably Consider	Might or might not Consider	Probably not Consider	Definitely not Consider	DK (Vol)
12	With direct deposit you have access to Social Security or SSI payments earlier. The money is there on your beneficiaries' payment day so there is never any delay in getting payments.	1	2	3	4	5	9
13	Direct deposit saves American taxpayers money. By using direct deposit the government can save millions of dollars each year. Almost all the money saved remains in the Social Security Trust Fund, a benefit to all Americans for years to come.	1	2	3	4	5	9
14	Direct deposit is the most reliable way to receive money for your beneficiaries. 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
15	Direct deposit is the most secure way to get paid. 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

16 In surveys like this sometimes people change their minds. After hearing these statements and based on what you know about direct deposit, how likely is your organization to switch its payment method from paper check to direct deposit for all beneficiaries who you receive Social Security or SSI payments for 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

17 Regardless of whether or not your organization is likely to use direct deposit to receive benefit payments for beneficiaries, thinking back to the statements I read earlier, what SPECIFICALLY would you say is the MOST important benefit of direct deposit to your organization? (OPEN-END. SINGLE RESPONSE.)

18 And what CONCERNS would you have, if any, about switching your organization's Social Security or SSI benefit payments from a paper check to direct deposit? (OPEN-END. PROBE FOR UP TO THREE RESPONSES.)

PAYMENT MATCHING

19 Some organizations such as yours say that with direct deposit you cannot match lump sum federal benefit payments to specific individuals. They say they can only identify individual payments and match them to each recipient when they receive payments by check. As a result, they choose to receive federal benefit payments on behalf of beneficiaries by paper check instead of direct deposit. Have you heard about or encountered this issue before today?

- Yes.....1
- GOTO Q22** No.....2
- GOTO Q22** Don't know/refused (VOL).....9

20 **ASK IF Q19=YES:** And is this a reason your organization does not currently use direct deposit for all federal benefit recipients it receives payments for, or not really?

- Yes.....1
- GOTO Q23** No.....2
- GOTO Q23** Don't know/refused (VOL).....9

- 21 **ASK IF Q20=YES:** And how important a reason is this that your organization DOES NOT use direct deposit for all federal benefit payments it receives on behalf of those in its care? (READ RESPONSES.)
- Extremely important.....1
 Very important.....2
 Somewhat important.....3
 Not too important.....4
 Not at all important.....5
 Don't know/refused (VOL).....9
- 21A. **ASK IF Q20=YES:** Has your organization ever talked to its bank or credit union about providing the information you would need to identify individual payments and match them to each recipient if you were to switch from a paper check to direct deposit for SSA and SSI benefit payments?
- Yes.....1
 No.....2
 Don't know/refused (VOL).....9
- GOTO Q23**
- GOTO Q23**
- 21B. **ASK IF Q21A=YES:** And was your bank willing to provide you with this information?
- Yes.....1
 No.....2
 Don't know/refused (VOL).....9
- GOTO Q23**
- GOTO Q23**
- 21C. **ASK IF Q21B=YES:** And did your bank require an additional fee or service charge for providing this information?
- Yes.....1
 No.....2
 Don't know/refused (VOL).....9
- 22 **ASK IF Q19=NO OR DON'T KNOW:** Hearing this, how important a reason would that be NOT TO use direct deposit for all federal benefit payments your organization receives on behalf of those in its care? (READ RESPONSES.)
- Extremely important.....1
 Very important.....2
 Somewhat important.....3
 Not too important.....4
 Not at all important.....5
 Don't know/refused (VOL).....9

RESUME ASKING ALL

23 Based on everything you've heard, if your bank or credit union provided you with the information that would identify individual payments and match them to each recipient, how likely would your organization be to switch its payment method for all beneficiaries in its care from paper checks 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

DEMOGRAPHICS

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

D1. Does your organization currently use any accounting software or similar applications that allow you to handle and keep track of direct deposit and check payments on behalf of those you receive payments for?

- Yes.....1
- No.....2

D2. What is the name of the software? (OPEN-END.)

D3. How would you describe the type of organization you work for (READ LIST IF NEEDED)?

- Nursing home, or adult care residences.....1
- Long-term care facility.....2
- Mental health institution.....3
- A non-profit organization serving low income populations.....4
- A non-profit organization serving the elderly.....5
- A social service agency serving SSI recipients.....6
- A social service agency serving the elderly.....7
- A religious organization.....8
- Other (**Specify**): _____9

D4. How many employees does your organization have in total? (READ LIST IF NEEDED)

- Fewer than 5.....1
- 5-10.....2
- 11-25.....3
- 26-50.....4
- 51 to 100.....5
- More than 100.....6
- Don't know/refused (VOL).....9

D5. GENDER: RECORD.

- Male.....1
- Female.....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?

Thank you again. Goodbye.