

**DIRECT EXPRESS
SSA & SSI CHECK RECIPIENT SURVEY**

**600 Unbanked SSA Recipients
600 Unbanked SSI Recipients
300 Banked SSA Recipients
300 Banked SSI Recipients
Total 1,800 Interviews**

July 2008

INTRODUCTION

[ASK TO SPEAK TO 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 _____? We are conducting an opinion survey of people who receive benefit payments from the Social Security Administration and we would like to include your opinions for a very important research project that will help us better understand your needs.

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. I am only interested in your opinions. This survey should take about 15 minutes of your time.

IF NEEDED: Nothing you say will affect the amount of your benefit payment. I am only interested in your opinions about Social Security or SSI benefit payments.

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: [INSERT CONTACT NAME AND NUMBER].

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. GENDER: RECORD.

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

S3. 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 really. (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
- Don't know/refused (VOL).....9

TERMINATE
TERMINATE

IF S1=1 AND S3 NOT 1 OR 2 TERMINATE

IF S1=2 AND S3 NOT 3 OR 4 TERMINATE

IF S3=1 AND 2, 1 AND 4, 3 AND 2, OR 3 AND 4 READ:

For this survey, please answer the questions only about your own federal benefit payment.

IF S3= 2 OR 4 AND NOT 1 OR 3 READ:

For this survey, please answer the questions about the federal benefit payment you receive for someone else.

S4. Do you currently receive your Social Security or SSI payments as a paper check in the mail, directly deposited into your bank account, or through some other means? (DO NOT READ ANSWER CHOICES.)

- Paper check.....1
 - Direct deposit.....2
 - Other means.....3
 - Don't know/refused (VOL).....9
- TERMINATE**
TERMINATE
TERMINATE

S5. Who makes the decision on HOW you receive your payments? Do you make the decision yourself, make the decision along with someone else, or does someone else make the decision for you? (READ RESPONSES. ACCEPT ONE RESPONSE.)

- Make the decision yourself.....1
 - Make the decision along with someone else.....2
 - Someone else makes the decision for you.....3
- TERMINATE**

AWARENESS & FAVORABILITY

1 In general, how satisfied are you with the way in which you currently receive your Social Security or SSI payments – very satisfied, somewhat satisfied, neither satisfied nor unsatisfied, somewhat unsatisfied, or very unsatisfied?

- Very satisfied.....1
- Somewhat satisfied.....2
- Neither satisfied nor unsatisfied.....3
- Somewhat unsatisfied.....4
- Very unsatisfied.....5
- Don't know/refused (VOL).....9

2 Do you currently have a checking or savings account with a bank, credit union, or other financial institution?

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

TERMINATE

3 **IF Q2=NO:** Have you ever had a checking or savings account with a bank, credit union, or other financial institution?

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

4 **ASK IF Q2=NO.** There are many reasons people do not have a checking or savings account. What are the main reasons you do not have a checking or savings account with a bank, credit union, or other financial institution? (OPEN-END. PROBE FOR UP TO THREE RESPONSES.)

5 Before today, were you aware that you can receive your Social Security or SSI payment through electronic direct deposit into a bank account instead of by paper check, or did you not happen to know this? (DO NOT READ ANSWER CHOICES.)

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

Now I'm going to read you a description of debit cards, sometimes called pre-paid cards or benefit cards. A debit card allows you to receive money electronically into a debit card account and then use the debit card to buy things or get cash. You do not need a bank account to use one. With a debit card you can spend up to the amount that has been deposited on your card. You can get cash at an ATM machine or use your card to make purchases or get cash back at grocery stores and other retail locations instead of using cash. You can also use your card to pay bills, make purchases on the Internet or by phone, and buy money orders at the post office or other places that sell money orders.

Some people also receive benefits or payments from their state government for things like food stamps, welfare, or child support on a debit card.

- 6 Before today, had you heard of debit cards?
- Yes.....1
GOTO Q12 No.....2
GOTO Q12 Don't know/refused (VOL).....9
- 7 Do you currently receive any benefits or payments from your state government for things like food stamps, welfare, or child support on a debit card?
- Yes.....1
 No.....2
 Don't know/refused (VOL).....9
- 8 How familiar are you with debit cards? Would you say you are very familiar, somewhat familiar, somewhat unfamiliar, or very unfamiliar with debit cards?
- Very familiar.....1
 Somewhat familiar.....2
 Somewhat unfamiliar.....3
 Very unfamiliar.....4
 Don't know/refused (VOL).....9
- 9 **IF Q7=YES CODE AS YES, DO NOT ASK:** Have you ever used a debit card before?
- Yes.....1
GOTO Q11 No.....2
GOTO Q11 Don't know/refused (VOL).....9
- 10 And was your experience using a debit card very positive, somewhat positive, somewhat negative, or very negative?
- Very positive.....1
 Somewhat positive.....2
 Somewhat negative.....3
 Very negative.....4
 Don't know/refused (VOL).....9

11 Before today, were you aware that you can receive your Social Security or SSI payment through a debit card that allows you to receive money electronically and is not attached to a bank account, instead of by paper check, or did you not happen to know this?

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

12 Now I am going to read you a short description of a program sponsored by the U.S. Department of the Treasury. It will take a few moments to read through the description so please listen carefully.

[DESCRIPTION OF DIRECT EXPRESS CARD UNDER DEVELOPMENT.]

How likely would you be to consider using the Direct Express Card to receive your Social Security or SSI payment? (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

MESSAGE TESTING

Now, I am going to read you some reasons some people say receiving your benefit payment on the Direct Express Card is better than receiving payments by paper checks. After I read each statement, please tell me how likely you would be to consider switching from a check payment to Direct Express.

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 payment from a paper check to the Direct Express Card? (RANDOMIZE STATEMENTS.)

[MESSAGES UNDER DEVELOPMENT.]

	Definitely	Probably	Might or might not	Probably not	Definitely not	DK (vol)
13	1	2	3	4	5	9
14	1	2	3	4	5	9
15	1	2	3	4	5	9
16	1	2	3	4	5	9
17	1	2	3	4	5	9
18	1	2	3	4	5	9
19	1	2	3	4	5	9
20	1	2	3	4	5	9

21 Sometimes in surveys like this some people change their minds. Based on what you have heard how likely would you be to consider using the Direct Express Card to receive your Social Security or SSI payment? (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

22 Regardless of whether you are likely to switch from a paper check to Direct Express, thinking back to the statements I read, what SPECIFICALLY would you say is the MOST important benefit of the Direct Express Card to you personally? (OPEN-END. RECORD ONLY ONE RESPONSE.)

23 And what would you say is the SECOND MOST important benefit of the Direct Express Card to you personally? (OPEN-END.)

24 What are your main CONCERNS about switching your Social Security or SSI benefit payment from a paper check to Direct Express? (OPEN-END. PROBE FOR UP TO THREE RESPONSES.)

Now I'm going to read you some features of the Direct Express Card. For each one I read, please tell me how important each feature is to you PERSONALLY if you were choosing between receiving your Social Security or SSI payment by paper check or the Direct Express Card.

Here's the first one [READ FEATURE]. Would you say this feature is very important, somewhat important, not that important, or not important at all to you personally? **(RANDOMIZE.)**

[FEATURES UNDER DEVELOPMENT.]

	Very impt	Some impt	Not that impt	Not impt	DK (vol)
25	1	2	3	4	9
26	1	2	3	4	9
27	1	2	3	4	9
28	1	2	3	4	9
29	1	2	3	4	9
30	1	2	3	4	9
31	1	2	3	4	9
32	1	2	3	4	9
33	1	2	3	4	9
34	1	2	3	4	9

There are some fees involved with using the Direct Express Card. I am going to read you a list of fees. For each one I read, please tell me if you think that fee is very reasonable, somewhat reasonable, not that reasonable, or not reasonable at all?

[FEES TO TEST UNDER DEVELOPMENT.]

	Very reason	Some reason	Not that reason	Not reason at all	DK (vol)
35	1	2	3	4	9
36	1	2	3	4	9
37	1	2	3	4	9
38	1	2	3	4	9
39	1	2	3	4	9
40	1	2	3	4	9
41	1	2	3	4	9
42	1	2	3	4	9

43 Now that you have heard more about the features of the Direct Express Card, how likely would you be to consider using it to receive your Social Security or SSI payment? **(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

Now I am going to read a list of people or places where you might get information and guidance about financial services, such as the Direct Express Card. 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.)
44	A bank or credit union.	1	2	3	4	9
45	A religious organization in your community.	1	2	3	4	9
46	A friend or neighbor.	1	2	3	4	9
47	A family member or relative.	1	2	3	4	9
48	A social service worker.	1	2	3	4	9
49	An elected official in your city or town.	1	2	3	4	9
50	A local government office.	1	2	3	4	9
51	The Social Security Administration.	1	2	3	4	9
52	The U.S. Department of the Treasury.	1	2	3	4	9
53	Your employer.	1	2	3	4	9

Now I have a few questions about financial transactions.

54 In general, do you have a very positive, somewhat positive, somewhat negative, or very negative feeling toward banks and credit unions?

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

55 Have you ever applied for a bank account and been turned down because of your credit history or past banking history?

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

DEMOGRAPHICS

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

56 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

57 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

58 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 Q58=2 OR 9

59 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

60 Approximately how many years have you been receiving your Social Security or SSI benefit payment?

(RECORD. IF LESS THAN 1 YEAR RECORD 1). Don't know/refused (VOL).....	99
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ASK Q61 ONLY OF SSA RECIPIENTS

61 For statistical purposes only, please tell me which of the following categories best describes your total household income for 2007 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 more7
- Don't know/refused (VOL).....9

62 RECORD LANGUAGE INTERVIEW WAS CONDUCTED IN.

- English.....1
- Spanish.....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?

RECORD FROM SAMPLE:

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

DATE OF INTERVIEW.....__ / __ / 07

Thank you again. Goodbye.