

GO DIRECT CONSUMER SURVEY
DECEMBER 2008

SAMPLE

15-minute telephone survey of 1,000 national random sample of adults, 18 years or older and an oversample of 300 caregivers.

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 18 years or older 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 fifteen (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.

IF RESPONDENT SPEAKS SPANISH PLEASE TRANSFER TO SPANISH LANGUAGE INTERVIEWER.

CAREGIVER OVERSAMPLE SCREENER

ASK ONLY OF OVERSAMPLE OF CAREGIVERS:

S1. Do you, or does any adult in your household currently provide unpaid help to either an elderly, disabled, or sick relative, or friend, or a child who has a disability or chronic disease? This kind of help includes assistance with health or personal needs or household chores. It might be taking care of finances, arranging for outside services, or visiting regularly to see how they are doing. The relative or friend being helped may be someone who lives in your household or somewhere else including in another city. Do you, or does someone in your household, currently provide or have provided in the last year this kind of unpaid help to a relative, friend, or child?

	Yes, I have.....	1
	Yes, someone in my household.....	2
TERMINATE	No.....	3
TERMINATE	Don't know/refused (VOL).....	9

IF S1=1 CONTINUE TO Q1.

IF S1=2, ASK TO SPEAK WITH THE PERSON IN HOUSEHOLD PROVIDING CARE AND GO TO Q22 TO CONFIRM. THEN CONTINUE WITH THE SURVEY AT Q1.

ATTITUDES TOWARD BANKING, DIRECT DEPOSIT, DEBIT CARDS & CHECKS

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

- 1 First, do you currently have a checking or savings account with a bank, credit union or other financial institution?
- GO TO Q3** Yes.....1
No.....2
- GO TO Q4** Don't know/refused (VOL).....9
- 2 **(ASK IF DOESN'T HAVE A BANK ACCOUNT: Q1=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
- 3 **(ASK IF HAVE AN ACCOUNT: Q1=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
- 4 **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, direct deposit, or pre-paid debit card? If you receive more than one payment, please choose all that apply.
- Direct deposit.....1
Paper check.....2
Pre-paid debit card.....3
Other (VOL).....4

.....
 Don't receive any payments regularly (VOL).....5
 Don't know/refused (VOL).....9
 5 **(IF USES DIRECT DEPOSIT: Q4=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

6 **(IF USES DEBIT CARD: Q4=3)** You mentioned you use a pre-paid debit card for wages, salary, or other regular payment. How would you rate your experience with a debit card? (READ RESPONSES.)

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

Now I am going to read you some statements about direct deposit. Please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with each of the following. Would you strongly agree, somewhat agree, somewhat disagree, or strongly disagree that (READ AND RANDOMIZE.)?

	RANDOMIZE	Strongly agree	Somewhat agree	Neither (VOL)	Somewhat disagree	Strongly disagree	DK (VOL.)
7	Direct deposit is tried and true. You know you will have your money at the same time each month.	1	2	3	4	5	9
	Direct deposit is the safest way to receive your money. Your money will not be lost or stolen and you can take comfort in the fact your money	1	2	3	4	5	9

	RANDOMIZE	Strongly agree	Somewhat agree	Neither (VOL)	Somewhat disagree	Strongly disagree	DK (VOL.)
	is safe in your account.						
9	Direct deposit gives you more control over your money. Your money is there on payment day when you need to pay your bills.	1	2	3	4	5	9
10	Direct deposit provides a better safeguard against identity theft and fraud than paper checks.	1	2	3	4	5	9
11	Direct deposit is the most reliable way to receive a payment in the event of a natural disaster such as hurricanes, floods, earthquakes, blizzards, fires, tornadoes, or other severe weather events.	1	2	3	4	5	9
12	Direct deposit is convenient because it saves you time. With direct deposit, you don't have to go to the bank or credit union to deposit or cash a check so you have one less errand to run.	1	2	3	4	5	9

PERSONAL FINANCES & RETIREMENT

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

13 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 Q14-Q18 ONLY IF Q13≠ 888

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

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

15 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

16 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

17 Still thinking about your retirement, will you choose to get your Social Security 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
Don't know/refused (VOL).....	9

18 **(IF CHOOSES DIRECT DEPOSIT: Q17=1)** Why will you choose direct deposit for your Social Security benefits? **(OPEN-END. PROBE FOR UP TO THREE RESPONSES.)**

ASK Q19-Q21 ONLY IF Q13 = 888

19 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

20 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

21 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

CAREGIVERS

Now I have a few more questions about a different topic.

DO NOT ASK Q22 OF THOSE ALREADY ASKED FOR CAREGIVER OVERSAMPLE.

22 Do you currently provide unpaid help to either an elderly, disabled, or sick relative, or friend, or a child who has a disability or chronic disease? This kind of help includes assistance with health or personal needs or household chores. It might be taking care of finances, arranging for outside services, or visiting regularly to see how they are doing. The relative or friend you are helping may be someone who lives in your household or somewhere else including in another city. Do you currently provide or have you provided in the last year this kind of unpaid help to a relative, friend, or child?

- Yes.....1
- GO TO Q29** No.....2
- GO TO Q29** Don't know/refused (VOL).....9

CAREGIVER OVERSAMPLE SAY:

Earlier you indicated you provide unpaid help to a relative, friend, or child who has a disability or chronic disease.

ASK Q23-Q28 IF Q22=YES

23 What is your relationship to this person? If you provide care for more than one person, please mention the person you provide care for most often. (READ RESPONSES.)

- Parent.....1
- Grandparent.....2
- Spouse.....3
- Child.....4
- Other Relative.....5
- Friend.....6
- Other (specify).....7
- Don't know/refused (VOL).....9

24 Which of the following describes the type of care you provide to this person?
 (READ RESPONSES. MULTIPLE RESPONSES. RANDOMIZE.) Please choose all that apply.

- You help manage their money.....1
- You receive a Social Security or SSI payment on their behalf.....2
- You cash or deposit paper checks that they receive for Social Security, government benefits, or other regular payments at a bank, credit union or other location.....3
- You run errands such as buying groceries, or buying medicines.....4
- You provide transportation for appointments such as, doctor, church, etc.....5
- You regularly visit in person or check on them regularly over the phone.....6
- You provide physical care such as help bathing or dressing.....7
- You make decisions regarding this person’s health or healthcare.....8
- Don’t know/refused (VOL).....9

25 **IF RECEIVES PAYMENT FOR SOMEONE ELSE (Q24=2):** You mentioned that you receive a payment for someone else, how do you currently receive this payment – by paper check, or direct deposit, or pre-paid debit card?

- Direct deposit.....1
- Paper check.....2
- Pre-paid debit card.....3
- Other (VOL).....4
-
- None of the above (VOL).....5
- Don’t know/refused (VOL).....9

26 **IF CASHES OR DEPOSITS CHECK (Q24=3):** You mentioned that you cash or deposit paper checks for the person you care for. Have you ever encouraged the person you care for to receive their payments by direct deposit instead of paper check?

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

- 27 As a result of your role as a caregiver, have you experienced any of the following?
(READ RESPONSES. MULTIPLE RESPONSES. RANDOMIZE.)
- Concerns about the financial costs of caring for this person.....1
 - Less time for yourself each day.....2
 - Increased levels of stress and anxiety.....3
 - Health problems of your own.....4
 - Paying bills late.....5
 - Having less time with other loved ones and friends.....6
 - Missing work at least once in the past three months.....7
 - Other (SPECIFY).....8
 - None of the above (VOL).....9
 - Don't know/refused (VOL).....99
- 28 About how many hours do you spend each week providing care for this person? (READ LIST)
- Less than 1 hour a week.....1
 - One hour to less than two hours a week.....2
 - Less than 2 hours a week.....3
 - 2 to less than 10 hours a week.....4
 - 10 to less than 20 hours a week.....5
 - 20 to less than 35 hours a week.....6
 - 35 hours a week or more.....7
 - Don't know/refused (VOL).....9
- 29 **ASK ALL:** How much time do you have for your own leisure each day? By leisure time, I mean any time that you have during your day to relax either by exercising, reading, watching television, or just time to do what you want to do? (READ LIST)
- Less than 15 minutes.....1
 - 15 to less than 30 minutes.....2
 - 30 minutes to less than an hour.....3
 - One to less than two hours.....4
 - Two to less than three hours.....5
 - More than three hours.....6
 - Don't know/refused (VOL).....9
- 30 **ASK ALL:** How much additional time do you wish you had each day for your own leisure? (READ LIST)
- Less than 15 minutes.....1
 - 15 to less than 30 minutes.....2
 - 30 minutes to less than an hour.....3
 - One to less than two hours.....4
 - Two to less than three hours.....5
 - More than three hours.....6

Don't know/refused (VOL).....9

DISASTERS

We're getting near the end of the survey, I'd like to shift gears and ask you about a different topic

31 Have you ever been unable to cash or deposit a check you receive in a timely manner?
Yes.....1
No.....2
Don't know/refused (VOL).....9

32 **IF Q31=YES:** And why were you unable to cash or deposit a check you received in a timely manner? (PRE-CODED OPEN END. DO NOT READ.)
Lack of transportation.....1
Traffic.....2
Illness.....3
Bad weather.....4
Being out of town.....5
Lost or misplaced check.....6
Stolen check.....7
Place I cash or deposit my check is closed.....8
Natural disaster.....9
Don't know/refused (VOL).....99

33 Now imagine if you were faced with a natural disaster such as a hurricane, flood, earthquake, blizzard, tornado, fire or a severe weather event, how prepared would you be for such a disaster in your area? (READ LIST.)
Very prepared.....1
Somewhat prepared.....2
Somewhat unprepared.....3
Very unprepared.....4
Neither (VOL).....5
Don't know/refused (VOL).....9

34 Which of the following steps, if any, have you taken to protect yourself and/or your family in case of a natural disaster? (READ LIST. MULTIPLE RESPONSES. RANDOMIZE)

- Discussed emergency planning with other members of your household.....1
- Know which routes to take in case an evacuation is necessary.....2
- Stored food and bottled water to use3
- Assembled important personal documents and financial records to take with you in case of an emergency.....4
- Have money set aside that is easily accessible.....5
- Have an emergency communication plan for your family.....6
- Familiar with your spouse’s emergency work plan or your child’s school emergency plan.....7
- Don’t know/refused (VOL).....9

35 In the event of a natural disaster, or severe weather event, which method of payment for your wages, salary, Social Security, or other regular payment you receive do you think would be the most secure and reliable? (READ LIST.)

- Paper checks.....1
- Direct deposit.....2
- Pre-paid debit cards.....3
- Don’t know/refused (VOL).....9

Now imagine that there was a disaster or severe weather event in your area. Please tell me how concerned you would be with each of the following. Would you be very concerned, somewhat concerned, not too concerned or not at all concerned with (READ AND RANDOMIZE.)?

		Very concerned	Somewhat concerned	Neither (VOL)	Not too concerned	Not at all concerned	DK (VOL.)
36	Being evacuated from your home.	1	2	3	4	5	9
37	Losing access to important financial records.	1	2	3	4	5	9
38	Having important mail lost or delayed, including any regular payments you might receive in the mail.	1	2	3	4	5	9

ENVIRONMENTAL FOOTPRINT

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

45. How important is it to you to be environmentally conscious in your every-day life?
(READ LIST)

- Very important.....1
- Somewhat important.....2
- Not too important.....3
- Not at all important.....4
- Don't know/refused (VOL).....9

46. Which of the following steps, if any, do you take to limit 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
- Fuel-efficient car.....4
- Other (specify).....5
- None of the above (VOL).....6
- Don't know/refused (VOL).....9

39 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

40 Do you agree or disagree with the following statement: I wish there was a way to eliminate the use of paper checks entirely. (IF AGREE/DISAGREE:) Would that be strongly (agree/disagree) or somewhat (agree/disagree).

- Strongly agree.....1
- Somewhat agree.....2
- Somewhat disagree.....3
- Strongly disagree.....4
- Don't know/refused (VOL).....9

41 **IF STRONGLY AGREE OR SOMEWHAT AGREE WITH Q41:** And which of the following BEST describes why you agree with that statement? (READ LIST. SINGLE RESPONSE. RANDOMIZE.)

- I would be helping the environment by reducing the amount of paper1
- I would have better protection against fraud, identity theft and other financial crimes.....2
- I would eliminate the inconvenience of handling a paper check.....3
- I would feel more in control of my finances.....4
- I would not have to reorder or buy more checks.....5
- Other (Specify) (VOL).....6
- Don't know/refused (VOL).....9

SAFETY

42 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

43 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

DEMOGRAPHICS

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

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

RECORD YEAR _____

45 Are there any children living in your household under 18 years of age?

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

- 46 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 Q46=2 OR 9

- 47 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

- 48 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

- 49 What is the last grade of school you have completed? (DO NOT READ.)

- No schooling.....1
 8th 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

50 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

IF Q13=888 DO NOT ASK Q51 AND CODE Q51=7

51 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 Q13).....7
- Other (VOL.).....8
- Don't know/refused (VOL.).....9

52 Have you personally ever served in the U.S. military? (**IF NEEDED:** such as the Armed Forces, Military Reserves, or National Guard?)

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

53 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

54 GENDER: RECORD.

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

55 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:.....() - - - -
State:
Region:.....
FIPS CODE.....
ZIP.....
Census Area:.....Urban (1); Suburban (2); Rural (3)

DATE OF INTERVIEW..... / / 08

Thank you again. Goodbye.