

SSA & SSI CHECK RECIPIENT SURVEY
600 Social Security Check Recipients
Oversample of 200 Social Security Check Recipient Receiving their Payment <1 year
600 SSI Check Recipients
SPRING 2010

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: 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. GENDER: RECORD.

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

OVERSAMPLE MUST ANSWER S3=1 OR 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
TERMINATE	You do not receive any federal benefit payments.....	5
TERMINATE	Don't know/refused (VOL).....	9

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 or through some other means? (DO NOT READ ANSWER CHOICES.)

	Paper check.....	1
TERMINATE	Direct Express card/debit card.....	2
TERMINATE	Direct deposit.....	3
TERMINATE	Other means.....	4
TERMINATE	Don't know/refused (VOL).....	9

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
TERMINATE	Someone else makes the decision for you.....	3

ASK ALL. OVERSAMPLE MUST ANSWER S6=1

S6. Approximately how many years have you been receiving your Social Security or SSI benefit payment?

	RECORD IF ONE YEAR OR MORE _____	
	LESS THAN ONE YEAR.....	1
	Don't know/refused (VOL).....	99

S7. **ASK IF S3=1 OR 2:** What type of Social Security payment do you receive? If you receive more than one, please tell all the types you receive (**READ RESPONSES. ACCEPT ALL THAT APPLY.**)

- Disability benefits.....1
- Retirement benefits.....2
- Survivor benefits for a deceased parent or spouse.....3
- Other (VOL).....4
- Don't know/refused.....9

BANKING STATUS

- 1 Do you currently have a checking or savings account with a bank, credit union, or other financial institution?
- Yes.....1
 - No.....2
 - TERMINATE** Don't know/refused (VOL).....9
- 2 **IF Q1=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

AWARENESS AND COMPLIANCE

- 3 Have you seen, read, or heard anything about the **Direct Express® Debit MasterCard®** card, a prepaid debit card sponsored by the U.S. Department of the Treasury that allows federal benefit recipients to receive their payment electronically on a debit card instead of by direct deposit into a checking or savings account or a paper check?
- Yes.....1
 - No.....2
 - Don't know/refused (VOL).....9
- 4 The U.S. Department of the Treasury has proposed a regulation that will require all people receiving federal benefit payments, like Social Security and SSI, to begin receiving their payments electronically by March 2013. The proposed regulation gives several options to choose from: direct deposit into a checking or savings account at a bank, credit union, or other financial institution, a prepaid debit card called the **Direct Express MasterCard** card, or by other electronic payment options such as a prepaid debit card you currently use. Those still receiving paper checks as of March 2013 will automatically be switched over to the **Direct Express** card. Had you heard about this proposed regulation before today?
- Yes, heard.....1
 - No, have not heard.....2
 - Don't know/refused (VOL).....9

5 If this proposed rule is adopted, and switching to direct deposit or the **Direct Express** card would be required by March 2013, how likely are you to switch your payment method from a paper check to an electronic payment option like direct deposit into a checking or savings account or the **Direct Express** card between now and the end of this year?

GOTO Q7	Very likely.....	1
GOTO Q7	Somewhat likely.....	2
	Neither likely nor unlikely.....	3
	Somewhat unlikely.....	4
	Very unlikely.....	5
	Don't know/refused (VOL).....	9

6 And how likely are you to switch your payment method from a paper check to an electronic payment option like direct deposit or the **Direct Express** card between now and March 2013?

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

7 How do you feel about the proposed regulation requiring those currently receiving federal benefit payments by paper check to switch to an electronic payment method like direct deposit into a checking or savings account or the **Direct Express** card by March 2013? **(READ RESPONSES.)**

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

MESSAGE TESTING

Now, I'm going to read you some reasons some people say electronic 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 or the **Direct Express** card within the next year.

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 direct deposit or the **Direct Express** card.

Here's the first one [READ STATEMENT.] (RANDOMIZE.)

		Definitely	Probably	Might or might not	Probably not	Definitely not	DK (vol)
8	Electronic payments are the safest way to receive Social Security payments. Direct deposit eliminates the risk of stolen checks and forgeries, and helps protect people from identity theft and fraud.	1	2	3	4		9
9	Electronic payments are better for the environment because they reduce the amount of paper and other resources that have to be used to print and mail millions of paper checks each month to federal benefit recipients.	1	2	3	4		9
10	Electronic payments are the most reliable way to receive Social Security payments. Electronic payments ensure benefit payments are protected from unforeseen events such as check delays or lost checks because of severe weather or disasters. The money will be in the recipient's bank account or on their debit card and can be accessed from virtually anywhere.	1	2	3	4		9

		Definitely	Probably	Might or might not	Probably not	Definitely not	DK (vol)
11	With electronic payments federal benefit recipients have access to their money earlier. The money is in their bank account or on their debit card immediately on payment day. There is no need to wait for the mail.	1	2	3	4		9
12	Electronic payments are relatively problem-free compared to receiving paper checks. When there is a problem with a federal benefit payment, nine times out of ten it is with a paper check, not a direct deposit. Problems with electronic payments are rare and quickly fixed.	1	2	3	4		9
13	Requiring electronic payments will save taxpayers hundreds of millions of dollars each year. The federal government spent about \$135 million dollars in 2009 to print, process, and mail federal benefit checks. These costs are expected to increase dramatically as America's 77 million baby boomers become eligible for Social Security, unless direct deposit of Social Security payments is required of federal benefit recipients.	1	2	3	4		9

14 In surveys like this, sometimes people change their minds. After hearing these statements, how likely are you to switch your payment method from a paper check to an electronic payment option like direct deposit into a checking or savings account or the **Direct Express** card between now and the end of this year?

GOTO Q16	Very likely.....	1
GOTO Q16	Somewhat likely.....	2
	Neither likely nor unlikely.....	3
	Somewhat unlikely.....	4
	Very unlikely.....	5
	Don't know/refused (VOL).....	9

15 And how likely are you to switch your payment method from a paper check to an electronic payment option like direct deposit into a checking or savings account or the **Direct Express** card between now and March 2013?

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

16 And, after hearing these statements, do you feel very positive, somewhat positive, neutral, somewhat negative, or very negative toward the proposed new regulation requiring those receiving federal benefit payments by paper check to switch to an electronic payment method like direct deposit into a checking or savings account or the **Direct Express** card by March 2013?

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

17 Regardless of how you feel about it, from the statements I just read, what was the most convincing reason to sign up for an electronic payment option like direct deposit or the **Direct Express** card for your SSA or SSI payment? (OPEN-END. SINGLE RESPONSE)

18 What would be your main CONCERNS about using direct deposit into a checking or savings account at a bank, credit union, or other financial institution to receive your Social Security or SSI payment? (OPEN-END. PROBE FOR UP TO THREE RESPONSES.)

REASONS FOR NOT SIGNING FOR DIRECT PAYMENT INITIALLY

IF QS6=1 AND Q1=1

19 What were the main reasons you did not sign-up for direct deposit instead of a paper check when you first enrolled for your Social Security or SSI payment? (OPEN-END. PROBE FOR UP TO THREE RESPONSES.)

IF QS6=1 AND Q1=2

20 What were the main reasons you did not sign-up for the **Direct Express** card instead of a paper check when you first enrolled for your Social Security or SSI payment? (OPEN-END. PROBE FOR UP TO THREE RESPONSES.)

UNBANKED

21 **ASK IF Q1=2:** Earlier you indicated you do not have a checking or savings account. 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.)

Earlier you heard about the **Direct Express** card as an option to receive your Social Security benefits. Now I am going to read you a short description of the **Direct Express** card, a program sponsored by the U.S. Department of the Treasury and designed specifically for people without a checking or savings account, but anyone can use it for their federal benefit payments. It will take a few moments to read through the description so please listen carefully.

People who receive a federal benefit payment like Social Security can now receive their payment using a debit card called **the Direct Express MasterCard** card.

Here is how it works. Instead of getting your benefit payment by check, you can access your money by using the card on the day your payment is due. For example, if your payment is due on the first of the month, you could use your debit card beginning on the first of the month to get cash from an ATM machine or make purchases or get cash back at grocery stores, gas stations, restaurants, and other retail locations. You could also use your card to pay bills, make purchases on the Internet or by phone, or buy money orders.

There is no monthly fee and the card would not affect the amount of your benefit payment in any way. You can use the card in many ways without paying any fees, including getting cash back at retail locations, although there are small fees for some ATM cash withdrawals.

22 Hearing this, and knowing that all federal benefit recipients may be required to receive their payment by direct deposit, or the **Direct Express** card, or another electronic payment option by March 2013, how likely are you to consider using the **Direct Express** card to receive your Social Security or SSI payment instead of a paper check?

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

23 What would be your main CONCERNS about the **Direct Express** card as a way to receive your Social Security or SSI payment? (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.

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.)

		Very impt	Some impt	Not that impt	Not impt at all	DK (Vol)
24	You can make purchases at grocery stores, gas stations, convenience stores, drug stores, restaurants, retail outlets, and other places that normally accept debit cards at no cost for using the card.	1	2	3	4	9
25	You can make purchases or pay bills online.	1	2	3	4	9
26	You can make purchases or pay bills by telephone.	1	2	3	4	9
27	You save money by no longer having to buy money orders to make payments.	1	2	3	4	9
28	You can get cash at ATM machines.	1	2	3	4	9
29	You can get cash back at many retail locations where you use the debit card to make purchases with no extra fee.	1	2	3	4	9
30	There is no monthly fee for using the card.	1	2	3	4	9
31	You do not have to have a bank account to have or use the Direct Express card.	1	2	3	4	9
32	You have access to telephone and internet customer service to check your balance and other account information.	1	2	3	4	9

		Very impt	Some impt	Not that impt	Not impt at all	DK (Vol)
33	Your Social Security or SSI payment is available immediately the day your benefit payment is due.	1	2	3	4	9
34	Your funds are FDIC-insured and are protected by Federal laws that limit the amount of money you would lose if your card is lost or stolen.	1	2	3	4	9
35	There is no credit check to qualify for having and using the Direct Express card.	1	2	3	4	9
36	Now that you have heard more about the features of the Direct Express card, how likely would you be to consider using the Direct Express card to receive your Social Security or SSI payment it? (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

COMMUNICATION CHANNELS

37 Next, I am going to read a list of people or places where you might get information and guidance about your payments and finances. 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

	Lot	Some	A little	Not at all	DK (VOL.)
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
l. A social worker or social service provider.	1	2	3	4	9
m. A check cashing service or company.	1	2	3	4	9
n. A community group you belong to.	1	2	3	4	9

38 In general, how often do you access the Internet to send and receive 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

39 And, 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

40 Do you currently use any of the following social networking Web sites at least once a week? (**RANDOMIZE. ALLOW MULTIPLE RESPONSES.**)

- Facebook.....1
- Twitter.....2
- YouTube.....3
- LinkedIn.....4
- MySpace.....5
- None of these (VOL).....7
- Don't know/refused (VOL).....9

[PLACEHOLDER FOR MEDIA CONSUMPTION QUESTION.]

DEMOGRAPHICS

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

41 Do you currently receive benefits or payments from your state government for things like food assistance, welfare, or child support on an Electronic Benefit Transfer or EBT card?

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

42 Do you have a working cell phone that you use on a regular basis, including any cell phone you might share with members of your household?

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

42B. Of all the calls that you or your household receive, are (READ RESPONSES):

- All or almost all calls received on cell phones.....1
- Some received on cell phones and some on regular landline phones.....2
- Very few or none are received on cell phones.....3
- Don't know/refused (VOL).....4

43 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

44 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

45. Would you describe yourself as...

Hispanic or Latino.....	1
Not Hispanic or Latino.....	2
Prefer not to answer.....	9

ASK IF Q45=2 OR 9

46. Would you describe yourself as (ACCEPT MULTIPLE ANSWERS)...

- American Indian or Alaska Native.....1
- Asian.....2
- Black or African American.....3
- Native Hawaiian or Other Pacific Islander.....4
- White.....5
- Prefer not to answer.....9

[PROVIDE THE NUMBER OF RESPONDENTS WHO
SELECTED ONLY ONE CATEGORY SEPARATELY
FOR EACH CATEGORY AS WELL AS DETAILED
DISTRIBUTIONS, INCLUDING ALL POSSIBLE.....

ASK Q47 ONLY OF SSA RECIPIENTS

47. For statistical purposes only, please tell me which of the following categories best describes your total household income for 2009 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

48. 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.....__ / __ / 10

Thank you again. Goodbye.