

**GO DIRECT CONSUMER SURVEY**  
**SPRING 2011**

**Nationwide sample of adults 62+ who receive any federal benefit payment**

15-minute telephone survey

**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 the adult age 62 or over in your household who had the most recent birthday?

We are conducting an opinion survey of people age 62 and older 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 FOR THOSE WHO RECEIVE BENEFITS: 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.**

**SCREENER**

S1. In what year were you born? **(DON'T KNOW OR REFUSED = 9999.)**

RECORD YEAR \_\_\_\_\_  
**ONLY ACCEPT 1949 OR EARLIER.**

S2. GENDER: RECORD.

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

S3. Do you currently receive any federal benefit payments, such as Social Security or VA benefits, for yourself or on behalf of someone else as their representative payee?

Yes.....1  
**TERMINATE** No.....2  
**TERMINATE** Don't know/refused (DNR).....9

S4. 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. **(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 receive a VA payment for yourself.....5  
 You receive a VA payment for someone else.....6  
 You receive any other federal benefit payment for yourself...7  
 You receive any other federal benefit payment for someone else.....8  
**TERMINATE** You do not receive any federal benefit payments.....9  
**TERMINATE** Don't know/refused (DNR).....10

**GENERAL BANKING QUESTIONS**

1. Please tell me which, if any, of the following you currently have with a bank, credit union, or other financial institution? If you do not have a bank account please just say so. **(READ RESPONSES. ACCEPT MULTIPLE RESPONSES.)**

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/do not have any accounts (DNR).....8  
 Don't know/refused (DNR).....9

2. How do you currently receive your monthly federal benefit payment, by paper check, direct deposit, the **Direct Express** card, or another pre-paid debit card? If you receive more than one payment, please choose all that apply. **(ACCEPT MULTIPLE RESPONSES.)**

Direct deposit.....	1
Paper check.....	2
Direct Express card.....	3
Another pre-paid debit card.....	4
Other (DNR).....	5
Don't know/refused (DNR).....	9

<b>GENERAL DIRECT DEPOSIT QUESTIONS</b>
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3. **(IF USES DIRECT DEPOSIT Q2=1, 3, 4):** Have you always received your payment through [RESPONSE FROM Q2]?

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

4. **(IF NO, Q3=2):** When did you switch to an electronic payment? **(READ RESPONSES.)**

In the past 6 months.....	1
In the past year.....	2
More than a year ago.....	3
Don't know/refused (DNR).....	9

5. **(IF USES DIRECT DEPOSIT Q2=1,3,4):** How would you rate your experience with direct deposit or other electronic payment of your federal benefits? **(READ RESPONSES.)**

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

<b>GENERAL FEELINGS TOWARD DIRECT DEPOSIT</b>
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**(ASK ALL):** Please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the following statements: **(RANDOMIZE.)**

	Strongly Agree 1	Somewhat agree 2	Somewhat disagree 3	Strongly disagree 4	DK (DNR.) 9
6. 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 is safe in your account.					
7. Direct deposit provides a better safeguard against identity theft and fraud than paper checks.	1	2	3	4	9
8. 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	9
9. 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	9
10. 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	9

11. **(IF USES DIRECT DEPOSIT Q2=1,3,4):** Which of the following describes why you use direct deposit or other electronic payment method to receive your federal benefit payment? **(READ AND RANDOMIZE. ALLOW MULTIPLE RESPONSES)**

- To have immediate access to your money on payment day instead of waiting for a check to arrive in the mail.....1
- It's safer because checks can get lost or stolen.....2
- It's more convenient because I don't have to go to a bank or other location to cash a check.....3
- I have more control over my money because it goes straight into my checking or savings account.....4
- Other **(SPECIFY; RECORD RESPONSE \_\_\_\_\_)**.....5
- Don't know/refused (DNR).....9

**DISASTER AND EMERGENCY PLANNING**

12. **(ASK ALL):** Do you live in an area of the country that is prone to severe weather events, such as a hurricane, flood, earthquake, blizzard, fire, or tornado?

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

13. **(ASK ALL):** 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 (DNR).....5  
Don't know/refused (DNR).....9

14. **(ASK ALL):** Which of the following steps, if any, have you taken to protect yourself and 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 use..... 3  
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 (DNR).....9

15. **(ASK ALL):** In the event of a natural disaster, or severe weather event, which method of payment for your federal benefit do you think would be the most secure and reliable? **(READ LIST. RANDOMIZE.)**

Direct deposit or other electronic method.....1  
Paper check.....2  
Other (DNR).....4  
Don't know/refused (DNR).....9

**(ASK ALL):** Now imagine that there was a disaster or severe weather event in your area. Please tell me how troubling you would find each of the following – very troubling, somewhat troubling, not too troubling, or not troubling at all? **(RANDOMIZE.)**

	Very troubling	Somewhat troubling	Neither (DNR)	Not too troubling	Not troubling at all	DK (DNR.)
16. Be evacuated from your home.	1	2	3	4	5	9
17. Lose access to important financial records.	1	2	3	4	5	9
18. Have important mail lost or delayed, including any regular payments you might receive in the mail.	1	2	3	4	5	9

19. **(ASK ALL):** In the event of a natural disaster, how important would it be to have electronic copies of your banking records or statements in case your paper records were destroyed? **(READ RESPONSES.)**

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

<b>SAFETY/HOLIDAY SAFETY</b>
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Now, switching gears slightly...

Please tell me how concerned you are with each of the following – very concerned, somewhat concerned, not too concerned, or not concerned at all. **(READ AND RANDOMIZE Q20-Q22.)**

	Very concerned	Somewhat concerned	Not too concerned	Not concerned at all	DK (DNR)
20. <b>(ASK ALL):</b> Doing holiday shopping or traveling around the holidays, and carrying larger-than-normal amounts of cash with you.	1	2	3	4	9
21. <b>(IF BY CHECK Q2=2):</b> Your benefits check being lost or stolen.	1	2	3	4	9

	Very concerned	Somewhat concerned	Not too concerned	Not concerned at all	DK (DNR)
22. <b>(ASK ALL):</b> Becoming a victim of identity theft or fraud. 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	1	2	3	4	9

### FINANCIAL CRIMES AND IDENTITY THEFT

Now, I have a few questions about a different topic. How concerned are you that you will become a victim of each of the following – would you say you are very concerned, somewhat concerned, not too concerned or not concerned at all that you will **[READ STATEMENT]? (RANDOMIZE)**

	Very concerned	Somewhat concerned	Neither (VOL)	Not too concerned	Not concerned at all	DK (VOL.)
23. Have your wallet stolen.	1	2	3	4	5	9
24. Have someone break into your home and steal your valuables.	1	2	3	4	5	9
25. Become a victim of an online scam or fraud.	1	2	3	4	5	9
26. Become a victim of credit card fraud.	1	2	3	4	5	9
27. Have a check lost or stolen.	1	2	3	4	5	9
28. Have a direct deposit payment lost or stolen.	1	2	3	4	5	9
29. Have someone use your personal information to commit fraud.	1	2	3	4	5	9
30. Have a large amount of cash that you are carrying with you stolen.	1	2	3	4	5	9

31. Have you ever been a victim of identity theft? Once again, 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

32. 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

Please indicate how frequently you perform each of the following activities – often, sometimes, rarely, or never. **(READ AND RANDOMIZE.)**

	Often	Sometimes	Rarely	Never	DK (VOL.)
33. Shred personal or financial documents before disposing of them.	1	2	3	4	9
34. Send outgoing mail using an official U.S. mail box instead of using your home mailbox.	1	2	3	4	9
35. Monitor your bank accounts and credit card statements.	1	2	3	4	9
36. Make sure no one is watching you or listening to you when you disclose personal information, such as entering your PIN number at the ATM machine or reading out your Social Security number.	1	2	3	4	9



Moving on, I'm going to read you a variety of activities. After I read each one, please tell me whether each activity is very risky, somewhat risky, not too risky, or not risky at all? **(READ AND RANDOMIZE ITEMS.)**

	Very risky	Somewhat risky	Not too risky	Not risky at all	DK (VOL.)
37. Getting a paper check in the mail.	1	2	3	4	9
38. Cashing and carrying a paycheck or other large sum of cash.	1	2	3	4	9
39. Forwarding mail to an alternate address for a portion of the year.	1	2	3	4	9
40. Getting a payment through direct deposit.	1	2	3	4	9

**DEMOGRAPHICS**

**ASK DEMOGRAPHIC QUESTIONS OF ALL.**

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

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

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

42. Would you describe yourself as:

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

**(ASK IF Q42= 2 OR 9)**

43. 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

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

- No schooling.....1
- 8<sup>th</sup> 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 (DNR.).....9

45. 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 (DNR.).....6
- Don't know/refused (DNR.).....9

46. Are you yourself or is someone in your household a veteran of the U.S. armed forces?

- Yes, self.....1
- Yes, someone else in household.....2
- Both self and someone else in household.....3
- No.....4
- Don't know/refused (DNR.).....9

47. For statistical purposes only, please tell me which of the following categories best describes your total household income for 2010 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 more .....7
- Don't know/refused (DNR).....9

**48. RECORD FROM SAMPLE:**

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