

**EFT Tax Refund Research  
 Screener - CONSUMERS  
 April 22, 2014**

**Study Objectives**

- Discuss receiving federal tax refunds by paper check versus by electronic funds transfer
- Identify all of the reasons across different audiences for choosing paper checks
- Approximately 25% of tax refunds are issued by paper check

**Method**

- Conducting 9 groups with consumers across three markets to discuss receiving federal tax refunds by paper check versus by electronic funds transfer. Recruit:
  - o Two groups among Social Security recipients
  - o Two groups with unbanked/underbanked,
  - o Two groups with switchers (used EFT in the past and then switched back to paper check refund)
  - o Three groups of a mix of paper check users
- Groups will take place in three markets
- 5 groups will be conducted concurrently, in the same markets, with tax preparation professionals. A separate screening instrument will be used to identify and screen those respondents

**MARKET QUOTAS: RECRUIT 7 for 4 or 5 to show**

	Sacramento	Philadelphia	Charlotte
	Week of May 12	Week of May 19	Week of May 26
<u>Consumer Social Security Group (2)</u>			
<u>Consumer Under-/Unbanked Group (2)</u>			
<u>Consumer Switcher Group (2)</u>			
<u>Consumer Mixed Groups (3)</u>			

**All respondents:**

- a) Must have received IRS refund by paper check for most recent tax year
- b) Must be decision maker for how to receive tax refund

## SCREENER

**We are inviting people to participate in a discussion the form in which you receive your federal tax refund. We are interested in your opinions.**

**Q1 Industry sensitive:** Are you, any member of your household, relatives, or any close friends employed by...?

1. An insurance company
2. A medical product manufacturer
3. A financial services company including audit, taxation, banking and credit cards
4. A government agency
5. A market research company
6. A newspaper, TV, or radio station
7. A telecommunications company
8. A PR or advertising agency
9. None

**[TERMINATE IF YES TO ANY "RED" INDUSTRIES ABOVE]**

**Q2 Gender:** What is your gender? (OR RECORD BY OBSERVATION)

1. Female
2. Male

**[MONITOR RECRUIT]**

**Q3 Age:** In which of the following age groups do you belong? Are you....

1. 20 or under **[THANK AND TERMINATE]**
2. 21-30
3. 31-34
4. 35-54
5. 55-64
6. 65 or older

**[MONITOR RECRUIT]**

**[TERMINATE IF UNDER 21 YEARS OF AGE]**

**[RECRUIT A MIX]**

**Q4 Role in Refund Decision:** Please tell me which response best describes your role in preparing and filing federal income taxes for your household?

1. **I am the primary decision-maker for preparing and filing federal income taxes**
2. I share equally in the preparing and filing of federal income taxes **[THANK AND TERMINATE]**
3. Someone else in my household the primary decision-maker for preparing and filing federal taxes **[THANK AND TERMINATE]**

**[RESPONDENTS MUST SELECT A BOLDED RESPONSE OF PRIMARY DECISION MAKER OTHERWISE THANK AND TERMINATE.]**

**[TERMINATE IF SOMEONE ELSE IN THE HOUSEHOLD IS THE PRIMARY DECISION MAKER]**

**Q5 Tax Preparer:** Please select the response that best describes how your federal taxes are prepared for the IRS?

1. I use tax preparation software to prepare my federal taxes
2. I prepare my federal taxes myself and I do not use tax preparation software
3. Someone else in my household prepares my taxes [TERMINATE]
4. I pay for my taxes to be professionally prepared
5. My taxes are prepared by a Volunteer Income Tax Assistance (VITA) preparation group
6. My taxes are prepared by Tax Counseling for the Elderly (TCE) or AARP TCE Tax-Aide site
7. Other, please describe: \_\_\_\_\_

**[RECORD IN PROFILES FOR INFORMATION ONLY. RECURIT A MIX.]**

**Q6 E-filing:** Do you **file** your federal taxes by sending forms in the mail or did you file electronically by using e-file through a tax preparation software, a or a paid or volunteer tax preparer who electronically filed your income tax return?

1. FILE THROUGH THE MAIL
2. FILE ELECTRONICALLY

**[RECORD IN PROFILES FOR INFORMATION ONLY]**

**Q7 Tax Refund:** Did you owe additional federal taxes, receive a federal tax refund, or something else for tax year 2013?

1. **OWED ADDITIONAL TAXES [THANK AND TERMINATE]**
2. **RECEIVED REFUND**
3. **SOMETHING ELSE:** \_\_\_\_\_ **[MONITOR]**
4. **DON'T KNOW [THANK AND TERMINATE]**

**Q8 Form of Tax Refund:** In what form did you receive your federal tax refund in 2013?

1. It was directly deposited into a bank account or put on a prepaid card **[THANK AND TERMINATE]**
2. By paper check

**[RESPONDENTS MUST HAVE RECEIVED A FEDERAL TAX REFUND IN THE FORM OF A PAPER CHECK IN 2013.]**

**Q9 Switching from EFT to Paper Group:** Thinking about the tax years prior to 2013, was your federal tax refund ever deposited into a bank account or put on a pre-paid card?

1. Yes **[QUALIFIES FOR SWITCHING GROUP]**
2. No (skip to Q11)

**[RESPONDENTS WHO SAY NO QUALIFY FOR A SWITCHING GROUP]**

**Q10 Reason for Switching:** Why did you decide to receive your federal refund via check in 2013 when you had it deposited to a bank account or on a pre-paid card previously?

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PROBE AND CLARIFY RESPONSE.

**Q11 Unbanked/Underbanked Group:** Do you have an account at a bank or credit union?

1. Yes
2. No **[QUALIFIES FOR UNBANKED/UNDERBANKED GROUP]**

**[RESPONDENTS WHO SAY NO QUALIFY FOR THE UNDERBANKED/UNBANKED GROUP]**

**Q12 Social Security Recipient Group:** Did you receive Social Security benefits in 2013?

1. Yes **[QUALIFIES FOR SOCIAL SECURITY GROUP]**
2. No

**[RESPONDENTS WHO SAY YES QUALIFY FOR THE SOCIAL SECURITY GROUP.]**

**ASK IF RECEIVE SOCIAL SECURITY BENEFITS:**

**Q13 Social Security Recipient Group:** Do you receive your Social Security benefits by having them deposited directly into your bank account or do you get them some other way?

1. **DIRECT DEPOSIT [QUALIFIES FOR SOCIAL SECURITY GROUP]**
2. BY PAPER CHECK [HOLD]
3. OTHER, SPECIFY: \_\_\_\_\_ [HOLD]

**[RESPONDENTS WHO SAY DIRECT DEPOSIT QUALIFY FOR THE SOCIAL SECURITY GROUP.]**

**Q14 Employment:** Which of the following best describes your current employment status?

1. Employed full-time
2. Employed part-time
3. Self employed
4. Full-time homemaker **[MAXIMUM OF 1 PER GROUP]**
5. Retired **[MAXIMUM OF 2 PER GROUP EXCEPT FOR SOCIAL SECURITY GROUP]**
6. Looking for employment **[MAXIMUM OF 1 PER GROUP EXCEPT FOR UN/UNDERBANKED GROUP]**

**[MONITOR RECRUIT – MAXIMUM RETIRED OR LOOKING FOR WORK OF 2 PER GROUP WITH EXCEPTIONS ABOVE; TAKE ANY SWITCHER]**

**ASK IF LOOKING FOR EMPLOYMENT:**

**Q15 LOOKING FOR EMPLOYMENT:** How long have you been looking for employment?

\_\_\_\_\_

**Q16 Occupation:** What is your [IF NOT CURRENTLY EMPLOYED: your former] occupation? Please describe it.

CAPTURE OPEN-END

\_\_\_\_\_

\_\_\_\_\_

**Q17 Education:** What is the highest level of education that you have completed?

1. Less than high school
2. High school graduate
3. Some college or trade school
4. College graduate
5. Post graduate [CAPTURE DEGREE \_\_\_\_\_]

**[MONITOR RECRUIT]**

**Q18 Would you describe yourself as...(READ RESPONSES.)**

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

**[MONITOR RECRUIT; RECRUIT MIX]**

**Q19 Would you describe yourself as (READ RESPONSES. ACCEPT MULTIPLE RESPONSES)...**

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

**[MONITOR RECRUIT; RECRUIT MIX]**

## ARTICULATION ASSESSMENT

**Q20 Participation attitude:** I'm going to read a few statements to you. Please tell me how well each one describes you. You will be using a scale from 1 to 10 where **10** means the statement **describes you extremely well** and **1** means the statement **does NOT describe you at all**. You can use any number in between.

	<b>Does NOT Describe Me At All (1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>	<b>(8)</b>	<b>(9)</b>	<b>Describes Me Extremely Well (10)</b>
a. If asked to describe something I can usually do so in detail										
b. I'm comfortable expressing my opinions when I'm with other people										

**[TERMINATE IF ANSWER 1 - 6 ON EITHER STATEMENT UNLESS SWITCHER OR UNBANKED THEN HOLD FOR REVIEW]**

**Q21 Tax Preparation Methods:** Please describe in two or three sentences the process you go through to file your federal taxes and why you choose to receive your refund via paper check.

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## INVITATION

We would like to invite you to participate in a discussion group about tax preparation on [SPECIFY DATE, TIME AND LOCATION.] This will take about two hours. We believe you'll find it enjoyable, we are not selling anything, and for your participation you will receive \$75. Will you be able to participate in our interview? We are inviting only a select few people to participate, so please make sure you will be able to attend.

[CONFIRM ADDRESS/CONTACT INFORMATION; TELL RESPONDENTS THEY WILL BE RECEIVING MAP/INFORMATION ABOUT THE DISCUSSION GROUP.]