

SURVEY INSTRUMENT

[italics: instructions for interviewer and items for interviewer to complete without reading them to the respondent. regular font: language for interviewer to read aloud to respondent.¹]

Interviewer instruction: Please administer this survey to each claimant or rep payee who declines enrollment in direct deposit or Direct Express during an initial claim filed (or for online claims, contacted for follow-up) during the study period.

Interviewer instruction: Select all types of claim that apply:

SSI

OASDI, retired worker or his/her dependent

OASDI, disabled worker or his/her dependent

OASDI, survivor

Opening script, to be read to claimant or rep payee: The Social Security Administration is surveying claimants who say they do not want to receive payment via direct deposit or Direct Express. This survey is strictly voluntary, but your participation will help ensure that your point of view is represented as we work to encourage enrollment in direct deposit and Direct Express. Your responses will not affect how we handle your claim, and I will record your responses in such a way that they cannot be traced to you. This survey should only take about 2 minutes. May I begin the survey now?

(a) Yes

(b) No/Refused to participate in survey (skip questions, click “submit”)

Interviewer instruction: Ask the claimant or rep payee the following question:

Question #1: Do you plan to sign up for Direct Deposit or Direct Express in the future?

(a) Yes (skip Question #2, click “submit”)

(b) No (go to question #2)

(c) Don’t know/Refused to answer question (go to Question #2)

Interviewer instruction: Ask the claimant or rep payee the question below without reading the list of potential responses aloud. If necessary, ask respondents to be more specific, but avoid mentioning what you think their response might be. Select all applicable response categories from the list.

Question #2: What are your major reasons for preferring a paper check instead of Direct Deposit or Direct Express?

Response Categories:

- 1. I am concerned about bank or Direct Express fees*
- 2. I don’t have access to a bank*
- 3. I have legal or credit issues that prevent me from having an account*
- 4. I have difficulty managing an account or using debit cards*

¹ These two lines provide clarification for OMB and are not part of the instructions to be given to field staff.

5. *I have a preference to have the check in hand*
6. *I have concerns about my privacy or security*
7. *I distrust banks or Direct Express*
8. *I don't speak English well enough/need someone to translate for me*
9. *Other:* _____
10. *Refused to answer the question*

Interviewer instruction: Click "submit."