

**SSA & SSI CHECK RECIPIENT
EFT COMPLIANCE AWARENESS SURVEY**

**800 SSA CHECK RECIPIENTS
800 SSI CHECK RECIPIENTS
SEPTEMBER 2012**

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 private and will not be shared with the government or anyone else as required by law. 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 CONFIDENTIAL AND THEIR INDIVIDUAL RESPONSES WILL NOT BE SHARED WITH ANYONE AS REQUIRED BY LAW.

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
- 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 check for yourself.....1
You receive a Social Security check for someone else.....2
You receive a Supplemental Security Income or SSI check for yourself.....3
You receive a SSI check 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 check.

IF S3= 2 OR 4 AND NOT 1 OR 3 READ:

For this survey, please answer the questions about the federal benefit check 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

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

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 me 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

2B. 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 information you get from each – a lot, some, only a little, or none at all? (**READ AND RANDOMIZE ITEMS?**)

	A lot	Some	A little	None 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

	A lot	Some	A little	None 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

2C. Now, I am going to read you the same list of people or places where you might get information and guidance about your payments and finances. This time, please tell me how much you would **trust** what each one has to say – a lot, some, a little, or not at all? **(READ AND RANDOMIZE ITEMS)?**

	A 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
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

	A lot	Some	A little	Not at all	DK (VOL.)
n. A community group you belong to.	1	2	3	4	9

AWARENESS AND COMPLIANCE

3 Have you seen, read, or heard anything about the **Direct Express® Debit MasterCard®** card, a prepaid debit card recommended 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

3B. **IF Q3=YES.** Where have you heard about the **Direct Express** card?

- An insert that come with my benefit check.....1
- Television news program.....2
- Radio news program.....3
- Newspaper article.....4
- Online news source.....5
- Online through social media like Facebook.....6
- From a family member.....7
- From a friend.....8
- From a community organization.....9
- Other (specify) _____.....10
-
-
-
-
- Don't know/refused (VOL).....11

4 In December 2010, the U.S. Department of the Treasury announced that everyone receiving federal benefit checks, like Social Security and SSI, will now be required to receive payments electronically by March 2013.

This new regulation gives two options to choose from: direct deposit into a checking, savings or prepaid debit card account at a bank, credit union, or other financial institution or a prepaid card called the Direct Express Debit MasterCard card

Had you heard about this new regulation before today?

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

5 How likely are you to comply with the new rule by switching your payment method to an electronic option like direct deposit or the **Direct Express** card within the next six months?

GO TO Q7	Very likely.....	1
GO TO 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 comply with the new rule by switching 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

MESSAGE TESTING

ASK ALL: Now I am going to read you some reasons some people say it is important to comply with the new rule requiring all federal benefit recipients to receive their payment by direct deposit into a checking or savings account or through the **Direct Express** card.

After I read each statement, please tell me how likely you will be to switch from a check payment to the direct deposit or the **Direct Express** card within the next year. Are you very likely, somewhat likely, neither likely nor unlikely, somewhat unlikely, or very unlikely to switch your federal benefit payment from a paper check to direct deposit or the **Direct Express** card?

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

	Very likely	Somewhat likely	Neither likely nor unlikely	Somewhat unlikely	Very unlikely	DK (vol)
7 The federal government now requires you to receive your federal benefit payment electronically. If you do not switch to direct deposit or to another electronic payment option like the Direct Express card, you will be in violation of federal law.	1	2	3	4	5	9

		Very likely	Somewhat likely	Neither likely nor unlikely	Somewhat unlikely	Very unlikely	DK (vol)
8	Make the switch to direct deposit or the Direct Express card now and enjoy the safety of electronic payments. These options eliminate the risk of stolen checks and forgeries, and help protect people from identity theft and fraud.	1	2	3	4	5	9
9	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 your bank account or on your debit card and can be accessed from virtually anywhere.	1	2	3	4	5	9
10	Stop waiting for your federal benefit check. With electronic payments, people have access to their money faster. The money is in their bank account or on their Direct Express card immediately on payment day. There is no need to wait for the mail.	1	2	3	4	5	9
11	People who do not switch to an electronic payment option by March 1, 2013, will receive their federal benefit payments on the Direct Express card so they will not experience an interruption in payment.	1	2	3	4	5	9

		Very likely	Somewhat likely	Neither likely nor unlikely	Somewhat unlikely	Very unlikely	DK (vol)
12	What are you waiting for? Join the 60 million people who already receive their federal benefit payments electronically. Switch to direct deposit or the Direct Express card now before paper checks are eliminated.	1	2	3	4	5	9
13	Direct deposit is the most convenient way to receive your federal benefit payment. Your money goes directly to your bank account or debit card on payment day so you don't have to go to the bank or another location to cash your check.	1	2	3	4	5	9
14	Your paper check is costing American taxpayers' money. In 2009 alone, the government spent \$135 million in printing, processing and mailing costs for federal benefit checks. The requirement that all federal benefit recipients receive their money electronically by direct deposit or other electronic options like the Direct Express card will save American taxpayers \$1 billion over the next ten years.	1	2	3	4	5	9

15 In surveys like this, sometimes people change their minds. After hearing these statements, how likely are to comply with the new rule by switching 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 next six months?

- GO TO Q17** Very likely.....1
- GO TO Q17** Somewhat likely.....2
- Neither likely nor unlikely.....3
- Somewhat unlikely.....4
- Very unlikely.....5
- Don't know/refused (VOL).....9

16 And how likely are you to comply with the new rule by switching 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

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.)**

DIRECT EXPRESS CARD

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, designed by the U.S. Department of the Treasury specifically for people without a checking or savings account. 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.

19 Hearing this, and knowing that all federal benefit recipients are required to receive their payment by direct deposit or the Direct Express Debit MasterCard card 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

20 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.)

21 Now, I'm going to read you some statements about the new requirement for receiving your benefit payments electronically through direct deposit to a checking or savings account or on the **Direct Express** card by 2013. Please tell me which of the following statements comes closest to your opinion. (READ RESPONSES. SINGLE RESPONSE.)

- I plan to make the switch to an electronic option like direct deposit or the **Direct Express** card immediately.....1
- I plan to make the switch to an electronic option like direct deposit or the **Direct Express** card within the next 6 months.....2
- I plan to make the switch to an electronic option like direct deposit or the **Direct Express** card at some point in the future, but will put off as long as I can3
- I do not EVER plan to voluntarily switch to an electronic option.....4

- Don't know/refused (VOL).....9
- 21a. Why do you say you [plan to switch immediately (**Q21=1**)/plan to switch in the next six months (**Q21=2**)/will put off switching as long as you can (**Q21=3**)/will not ever switch voluntarily (**Q21=4**)? Please be as specific as possible. (**OPEN-END.**)
-

DEMOGRAPHICS

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

- 22 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

- 23 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

- 24 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

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

Hispanic or Latino.....	1
.....	
.....	
.....	
Prefer not to answer (VOL).....	9

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

American Indian or Alaskan Native.....	1
Asian.....	2
Black or African American.....	3
Native Hawaiian or Other Pacific Islander.....	4
White.....	5
Prefer not to answer (VOL).....	9

ASK Q27 ONLY OF SSA RECIPIENTS

27 For statistical purposes only, please tell me which of the following categories best describes your total household income for 2011 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 (VOL).....	9

28 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:..... _ _
ZIP..... _ _ _ _ _
Census Area:.....Urban (1); Suburban (2); Rural (3)

DATE OF INTERVIEW..... _ _ / _ _ / 12

Thank you again. Goodbye.