

**GO DIRECT PRE-RETIREE SURVEY**  
**600 Soon to Be Eligible for Social Security**  
**Oversample of 100 Unbanked Soon to Be Eligible**

**SPRING 2010**

**INTRODUCTION**

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. We are conducting an opinion survey of people soon to be eligible for Social Security benefits and we would like to include the opinions of someone in your household.

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 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. First, is there is a (MALE/FEMALE) in your household who will become eligible for Social Security retirement benefits within the next two years whom I may speak to?  
[SEE QUOTAS FOR MALE/FEMALE.]

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

S2. [WHEN INTERVIEWEE IS ON THE PHONE:] Just to confirm, do you anticipate being eligible for Social Security benefits within the next two years?

Yes..... 1  
**TERMINATE** No..... 2

S3. Who will make the decision on HOW you receive your Social Security payments when you become eligible? Will you make the decision yourself, make the decision along with someone else, or will 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 will make the decision for you..... 3

S3A. What is your age?

**TERMINATE** 59 or under..... 1  
 60 to 64..... 2  
 65 to 69..... 3  
 70 to 74..... 4  
**TERMINATE** Over 74..... 5  
**TERMINATE** Don't know/refused (VOL)..... 9

**ASK ALL. TERMINATE IF S4=1 FOR OVERSAMPLE**

S4. Do you currently have a checking or savings account at a bank, credit union, or other financial institution?

Yes..... 1  
 No..... 2

S5. **IF QS4=2:** 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

**PAYMENT OPTIONS**

1 How do you currently receive your wages, salary, or other regular payment – by paper check, direct deposit, or a pre-paid debit card? If you receive two or more regular payments please tell me all the ways you receive your payments. (READ IF NECESSARY. ACCEPT ALL THAT APPLY.)

- Direct deposit.....1
- Paper check.....2
- Prepaid debit card.....3
- Other (VOL).....4
- Don't receive any payments regularly (VOL).....5
- Don't know/refused (VOL).....9

2 **(IF USES DIRECT DEPOSIT: Q1=1)** You mentioned you use direct deposit for wages, salary, or other regular payments. How would you rate your experience with direct deposit? (READ RESPONSES.)

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

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 bank account or a paper check?

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

4 Are you aware of the new regulation proposed by the U.S. Department of the Treasury that will require people enrolling for their Social Security benefits to receive their Social Security payment by direct deposit into a checking or savings account at a bank, credit union, or other financial institution, or on a prepaid debit card called the **Direct Express** card starting in March 2011, or have you not heard this?

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

5 Do you anticipate being eligible for and enrolling in Social Security benefits before March 2011?

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

As you may know, new Social Security benefit recipients may be required to receive their benefit payment electronically, either through direct deposit into a checking or savings account or on a prepaid debit card called the **Direct Express** MasterCard card starting in March 2011.

**ASK Q6 TO Q6D IF Q5=1**

6 Hearing this, how likely are you to choose an electronic payment option like direct deposit into a checking or savings account or the **Direct Express** card instead of a paper check for your Social Security payment if you enroll before March 2011?

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

6b. **ASK IF Q6=3,4,5,9:** As part of this proposed regulation, all Social Security benefit recipients receiving paper checks as of March 2011 will be required to start receiving their payments by direct deposit into a checking or savings account, on the **Direct Express** card, or by other electronic payment options such as a prepaid debit card you currently use, by March 2013. Hearing this, how likely are you to choose an electronic payment option like direct deposit or the **Direct Express** card instead of a paper check for your Social Security payment if you enroll before March 2011?

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

6c. **ASK IF Q6 OR Q6b=1,2:** And which payment option would you most likely choose for your Social Security payment, direct deposit into a checking or savings account, or the **Direct Express** card?

- Direct deposit..... 1
- Direct Express** card..... 2
- Don't know/refused (VOL)..... 9

6d. Why would you choose [INSERT FROM Q6c: direct deposit/the **Direct Express** card] for your Social Security payment? (OPEN-END. PROBE FOR UP TO THREE RESPONSES.)

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**ASK Q7 AND 7B IF Q5=2 OR 9**

7 Hearing this, which payment option will you most likely choose for your Social Security payment, direct deposit into a checking or savings account or the **Direct Express** card?

- Direct deposit.....1
- Direct Express** card.....2
- Don't know/refused (VOL).....9

7b. Why would you choose [INSERT FROM Q7: direct deposit/the **Direct Express** card] for your Social Security Payment? (OPEN-END. PROBE FOR UP TO THREE RESPONSES.)

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**MESSAGE TESTING**

**ASK ALL**

I am going to read you several statements about direct deposit for new Social Security benefit recipients. For each one I read, please tell me if that is a very important benefit of direct deposit, somewhat important benefit, not that important, or not important at all.

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

		Very impt	Somewhat impt	Not that impt	Not impt at all	DK (vol)
8	Direct deposit is 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	Direct deposit is better for the environment because it reduces 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

		Very impt	Somewhat impt	Not that impt	Not impt at all	DK (vol)
10	Direct deposit is the most reliable way to receive Social Security payments. Direct deposit ensures Social Security 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 and can be accessed from virtually anywhere.	1	2	3	4	9
11	With direct deposit Social Security recipients have access to their money earlier. The money is in their bank account immediately on payment day. There is no need to wait for the mail.	1	2	3	4	9
12	Direct deposit is relatively problem-free compared to receiving paper checks. When there is a problem with a Social Security payment, nine times out of ten it is with a paper check, not direct deposit. Problems with direct deposit are rare and quickly fixed.	1	2	3	4	9
13	Requiring direct deposit 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 were expected to increase dramatically as America's 77 million baby boomers became eligible for Social Security, unless direct deposit of Social Security payments is required of new recipients.	1	2	3	4	9

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

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**DIRECT EXPRESS**

- 15 **ASK IF QS4=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.)

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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.

16 **ASK IF Q5=1:** Hearing this, and knowing that all new Social Security benefit recipients may be required to receive their payment by direct deposit or the **Direct Express** card in March 2011, and all existing Social Security benefit recipients receiving checks as of March 2011 may be required to choose between direct deposit, the **Direct Express** card, or another electronic payment options by March 2013, how likely will you be to consider using the **Direct Express** card to receive your Social Security payment when you become eligible for it?

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

17 What would be your main CONCERNS about the **Direct Express** card as a way to receive your Social Security payment? (OPEN-END. PROBE FOR UP TO THREE RESPONSES.)

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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)
18	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
19	You can make purchases or pay bills online.	1	2	3	4	9
20	You can make purchases or pay bills by telephone.	1	2	3	4	9

		Very impt	Some impt	Not that impt	Not impt at all	DK (Vol)
21	You save money by no longer having to buy money orders to make payments.	1	2	3	4	9
22	You can get cash at ATM machines.	1	2	3	4	9
23	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
24	There is no monthly fee for using the card.	1	2	3	4	9
25	You do not have to have a bank account to have or use the <b>Direct Express</b> card.	1	2	3	4	9
26	You have access to telephone and internet customer service to check your balance and other account information.	1	2	3	4	9
27	Your Social Security payment is available immediately the day your benefit payment is due.	1	2	3	4	9
28	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
29	There is no credit check to qualify for having and using the <b>Direct Express</b> card.	1	2	3	4	9

30 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 payment when you become eligible for 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**

31 Next, I am going to read a list of people or places where you might get financial information and guidance. 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
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

32 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

33 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

34 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.

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

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

36 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

36B. 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

37 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

38 Would you describe yourself as...

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

**ASK IF Q38=2 OR 9**

39 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 COMBINATIONS, OF MULTIPLE RESPONSES.]

40 For statistical purposes only, please tell me which of the following categories best describes your total household income for 2006 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

41 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?

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RECORD FROM SAMPLE:

Phone:.....(\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  
 CBSA code.....  
 State: .....  
 Region:.....

DATE OF INTERVIEW..... / / 10

Thank you again. Goodbye.