

**OMB Supporting Statement**  
**Financial Management Service/Treasury**  
**SSA & SSI Check Recipient Survey**  
**Pre-Retiree Survey**

**Background**

The Financial Management Service (FMS), a bureau of the Department of the Treasury (Treasury), requested that the Federal Reserve Bank (FRB) of St. Louis (acting as Treasury's Fiscal Agent) plan and execute a national marketing campaign about direct deposit. To perform this task, the FRB of St. Louis contracted with a national marketing firm. FMS/Treasury and the FRB of St. Louis launched the **Go Direct** campaign nationally on September 27, 2005. The campaign is a marketing program designed to encourage Social Security and Supplemental Security Income (SSI) check recipients to switch to direct deposit.

On April 19, 2010, the Treasury announced an initiative that will require all new federal benefit enrollees to receive benefit payments electronically by March 2011, and all existing benefit recipients by 2013.

As part of this effort to promote an all electronic Treasury, the Go Direct campaign will launch a public education initiative to ensure that new and existing federal benefit recipients are aware of the new requirement and prepared to comply with it, and to communicate this change in a way that minimizes negative feelings toward the requirement and effectively communicates the benefits of electronic benefit payments.

On behalf of FMS/Treasury, the FRB of St. Louis and its contractors, Weber Shandwick and KRC Research, plan to conduct two separate studies to track awareness of the new requirement and attitudes and perceptions toward direct deposit and the Direct Express® MasterCard® card, the prepaid benefit card sponsored by the U.S. Department of the Treasury as an electronic payment option for the unbanked (although banked benefit recipients can use it as well).

The first research study is a 15-minute telephone survey among baby boomers who will be eligible for retirement in the next two years. The second study is among SSA and SSI check recipients. Objectives and methodologies for both studies are explained in detail below.

These research studies are a component of the data collection approved in the October 2003 Electronic Funds Transfer (EFT) Market Research Study submitted to the Office of Management and Budget (OMB) referenced in the October 2003 EFT Market Research Study Supporting Statement for Paper Work Reduction Act (PRA) Submission (OMB Control #1510-0074).

## **Pre-Retirees**

### ***Objectives***

Those soon to retire will be the most immediately impacted by the new requirement. The goal of the public education campaign among this audience will be to inform the soon to retire of the new rule, ensure they have the right information to apply for direct deposit when they enroll for SSA benefits, and communicate the benefits of direct deposit to alleviate dissatisfaction with the new requirement.

The survey will be designed to gauge:

- Awareness of the new rule initially as a metric to be tracked over time;
- Feeling toward direct deposit, along with key benefit messages to help with communicating about the new rule;
- Issues or concerns about the use of direct deposit (or the Direct Express card among the unbanked) as a way to receive benefit payments;
- Trusted sources of information; and
- Attitudes toward using the Direct Express card to receive benefit payments among the unbanked and banked.

### ***Methodology***

To achieve these research objectives, KRC Research will conduct a 15-minute quantitative telephone survey of a random sample of 600 pre-retirees with an oversample of 100 unbanked pre-retirees. Screening would include those ages 60 or over who are eligible and plan to receive Social Security benefits within the next two years and are the primary decision maker for how they will receive their Social Security benefit.

The survey will be conducted using a random digit dial methodology.

### **Estimated Burden Hours**

Completion of the telephone survey of a national random sample of 600 pre-retirees with an oversample of 100 unbanked pre-retirees, for a total of 700 interviews is expected to take a total of 150 hours of time.

This estimate is based on completing 700, 15-minute interviews (700 interviews x 15 minutes)/60 = 175 hours.

## **SSA and SSI Check Recipients**

### ***Objectives***

Current SSA and SSI check recipients under the proposed rule would be required to sign up for an electronic payment option by March 2013. The goals of the research would include:

- Awareness of the new rule initially and as a metric to track in future surveys;
- Update existing estimates of the unbanked among this audience, which may have changed with the influx of new enrollees over the past few years and the uptake of the Direct Express® card;
- Attitudes toward switching to direct deposit and/or the Direct Express® card when hearing about the new rule;
- Likely compliance with the new rule;
- Message testing to encourage compliance and mitigate any concerns or negative feelings about the new requirement; and
- Best sources and vehicles for communicating with these audiences.

### ***Methodology***

To accomplish these objectives, we could conduct a 15-minute telephone survey of a random sample, drawn from FMS' payment database, PACER (Payments, Claims and Enhanced Reconciliation) of:

- 600 SSA benefit recipients, with an oversample of 200 SSA benefit recipients who have had their check payment for less than one year.
- 600 SSI benefit recipients.

### **Estimated Burden Hours**

Completion of the telephone survey of a national random sample of 1,400 SSA and SSI benefit recipients is expected to take a total of 350 hours of time.

This estimate is based on completing 1,400, 15-minute interviews (1,400 interviews x 15 minutes)/60 = 350 hours.

### ***Contact***

For questions regarding either survey, contact:

Doug Baker  
KRC Research  
700 13<sup>th</sup> Street, NW, Suite 800  
Washington, DC 20005  
(202) 585-2829  
E-mail address: [dbaker@krcresearch.com](mailto:dbaker@krcresearch.com)