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Direct Deposit 2020 Pandemic Survey

Final Report

Prepared for Public Services and Procurement Canada

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Ce rapport est aussi disponible en français

Canada The wordmark for Canada, with a small red maple leaf icon above the letter 'a'.

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This public opinion research report presents the results of an online survey conducted by EKOS Research Associates Inc. on behalf of Public Services and Procurement Canada. The research study was conducted with 3,080 Canadians between June and July 2020.

Cette publication est aussi disponible en français sous le titre : Sondage sur la pandémie de 2020 - dépôt direct

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TABLE OF CONTENTS

List of Tables	4
List of Charts	4
Executive Summary	5
A. Background and Objectives	5
B. Methodology	6
C. Key Findings	7
D. Note to Readers	10
E. Contract Value	11
F. Political Neutrality Certification	11
Detailed Findings	12
A. Payments Received by Government of Canada	12
B. Motivation for Receiving Cheques	16
C. Enrollment in Direct Deposit	24
D. Perceptions about Direct Deposit and Enrollment Process	31
E. Banking and Government	39
F. Targeting Communications	43
Appendices	54
A. Methodological Details	54
B. Survey Questionnaire	60
C. Interview Guide	75

LIST OF TABLES

- Table 1: Method of Receiving Payments
- Table 2: Reasons for Not Enrolling in Direct Deposit
- Table 3: Advantages of Cheques
- Table 4: Method of Recent Enrollment
- Table 5: Perceptions of Take Up
- Table 6: Changing Banking Information with GC
- Table 7: Recent Exposure to Information about Direct Deposit
- Table 8: General Priorities Guiding Decision-Making
- Table 9: Response Rate by Sample Source
- Table 10: Demographic Table

LIST OF CHARTS

- Chart 1: Type of Payments Received
- Chart 2: Motivation for Mixed Methods
- Chart 3: Timing of Enrollment
- Chart 4: Satisfaction with Enrollment
- Chart 5: Willingness to Use Direct Deposit
- Chart 6: Time Requirement for Enrollment
- Chart 7: Level of Difficulty of Enrollment
- Chart 8: Best Methods of Enrollment
- Chart 9: Methods of Banking
- Chart 10: Confidence in GC Protecting Personal Information
- Chart 11: Message Take Away
- Chart 12: Best Sources for Hearing About Direct Deposit
- Chart 13: Potential Influence of FI/Advisors
- Chart 14: Compelling Messages about Enrolling

EXECUTIVE SUMMARY

A. BACKGROUND AND OBJECTIVES

Through the Direct Deposit Initiative Public Services and Procurement Canada (PSPC) has been working to reduce the use of printed cheques in favour of direct deposit, saving over \$17 million annually. Since 2011-2012, there has been an increase in from 74% to 91% in 2019-2020. Nonetheless, this still results in 30 million cheques printed, mailed and redeemed by individuals, businesses, federal employees, and federal government pensioners. The emergency payments being issued to vulnerable Canadians during the COVID-19 pandemic, are resulting in a significant increase in payments the current 2020-21 fiscal year. Initial estimates suggested that as many as 100 million additional payments could be issued in the current fiscal year, of which approximately a third could potentially be issued by cheque.

Surveys of Canadians receiving payments from the federal government were previously conducted in 2013 and 2016 to better understand what Canadians understood about the important change in moving from cheques to direct deposit for Government of Canada payments, their motives for not enrolling, and the barriers to enrolment. As direct deposit rates increase, the remaining cheque recipients have become harder to engage therefore the motives for not enrolling must be more clearly understood. The current round of public opinion research is key in obtaining information to evaluate the effectiveness of the Receiver General's approach to increasing the conversion from cheques to direct deposit, specifically as it relates to recipients of the Canada Emergency Response Benefit (CERB) and the Canada Emergency Student Benefit (CESB) as well as other various benefits and payments issued throughout the COVID-19 pandemic. This research will also:

- help the Government of Canada in developing and distributing targeted messaging to Canadians from various and specific demographic groups who continue to receive a large number of cheques, by understanding
 - o barriers and motivation for enrollment;
 - o most effective communications, promotional and outreach tactics/channels;
- provide insight on the best distribution methods to promote direct deposit to priority audiences (e.g., websites and other digital printed materials, radio or television, and through various partnered organizations such as financial institutions and other government departments).
- be shared with PSPC partners and stakeholders such as other government departments, financial institutions, national associations and front line service providers who can have a

direct influence on Canadians not yet enrolled in direct deposit to sign up and take advantage of its convenience, reliability and security.

B. METHODOLOGY

Survey

The survey is comprised of 3,080 completed cases of Canadians, 18 years of age and older who have received at least one payment from the Government of Canada since March 2020. This includes 883 who received at least one payment by cheque (427 who receive payments only by cheque and 456 who have received payments through a combination of cheque and direct deposit), which is the primary target group for the survey. It also includes 486 who have registered for direct deposit in the recent past (294 since March 2020 and 192 in the preceding 12 months or so); the secondary target group for the survey.

The survey sample was randomly selected from the *Probit* panel, which is assembled using a random digit dial (RDD) process for sampling from a blended land-line cell-phone frame, which provides full coverage of Canadians with telephone access. The distribution of the recruitment process is meant to mirror the actual population in Canada (as defined by Statistics Canada). As such, our more than 80,000 active member panels can be considered representative of the general public in Canada (meaning that the incidence of a given target population within our panel very closely resembles the public at large) and margins of error can be applied. Ten percent of the sample was collected with cell phone only sample. Roughly 40% were collected by trained, bilingual interviewers, while the majority were collected through online self-administration.

The interview length averaged 12 minutes online and 16 minutes by telephone, and was collected between June 22 – July 20, 2020, following extensive testing online and by telephone, in both languages. The rate of participation was 12% (28% online and 7% by telephone; 21% using the panel and 6% using RDD). Details on the rate of participation and sample characteristics can be found in Appendix A and the questionnaire is provided in Appendix B.

This randomly recruited probability sample carries with it a margin of error of +/-1.8%. The margin of error for each of the target groups is between 3.3% and 4.5%. Results are weighted to population proportions for region, age, and gender. Since efforts were made to include a minimum number of cases in the two target groups, the weight also includes the proportion of cases collected in the two target groups (i.e., those who are receiving payments by cheque or have recently enrolled in direct deposit), prior to any oversampling in order to restore the natural representation of these cases in the overall sample.

Interviews

Survey respondents who identified that they receive payments only by cheque, or who enrolled in direct deposit since March 2020 (following the start of the pandemic in Canada), were asked about willingness to participate in a follow-up interview, conducted by phone to further discuss their experiences and motives. A total of 21 interviews were conducted, each lasting roughly 15 to 20 minutes. Twelve were conducted with those receiving cheques only (of which 4 are under 25 years of age). The other 9 had recently enrolled in the program and could provide information about the trigger for their enrollment, as well as describe their experiences with the process. Interview participants were provided with a \$40 incentive for their time.

Results of the interviews are described in shaded text, along with anonymized, illustrative quotes. It should be noted that the results of the interviews are meant to be qualitative and directional in nature. These results should not be used to estimate a numeric proportions or number of individuals in the population who hold a particular opinion as they are not statistically projectable. That is, results should not be assumed to be representative of the experiences of the wider population of people receiving payments by cheque or who have recently enrolled. It is meant to simply add some illustrative experiences and perspectives. For this reason, terms such as “a few”, “some” and “most” are used to broadly indicate views, rather than using specific percentages.

C. KEY FINDINGS

Payments Received by Government of Canada

One in three respondents in the sample receive regular or pandemic top-ups in GST/HST credits and the same proportion receive CPP/OAS. About 1 in 5 are receiving some form of Canada Emergency Benefit (CEB) (23%) and 20% are receiving CCB or other child-related benefit. Naturally there is some overlap across these groups, particularly among those receiving CEB and GST/HST, as well as, to a lesser extent, CCB. About 4 in 10 survey respondents only received a tax refund since the start of the pandemic period in March 2020.

Although 88% receive payments from the Government of Canada through direct deposit, 7% rely on cheque payments and 5% use a combination of both cheques and direct deposit to receive their payments. Receipt of only cheques is more common among those receiving only 1 or 2 payments annually (e.g., income tax refund). Nearly all interview participants were aware that they could receive payments from the Government of Canada by direct deposit.

Motivation for Receiving Cheques

Among survey respondents who receive payments by cheque, over one-quarter do so simply because they have not had time to enroll in direct deposit, or because they prefer receiving a cheque for at least some payments (i.e., from some departments). Another 1 in 5 prefer not to provide banking information to the Government or are concerned about privacy or mishandling of personal information. Similarly, 1 in 5 do not believe it is worth it for just one or two payments per year. A few interview participants also said they have simply not gotten around to signing up for direct deposit. Some, however, described their preference for receiving cheques to maintain control, both in terms of awareness of the timing of deposits and to remain their preferred banking procedures.

Three in ten of those who receive both cheques and direct deposit simply have not signed up with each of the different departments issuing payments. One in ten signed up for direct deposit after already receiving other payments by cheque. Comfort or habit is a key driver for one in four of those receiving cheques. One in five want the opportunity to review their cheque before they deposit it, prefer to have control over the timing and location of the deposit.

Enrollment in Direct Deposit

Among survey respondents who are currently enrolled in direct deposit, 7% have enrolled since the start of the pandemic in March 2020. For interview participants, the impetus for enrolling was to prepare for an event, such as pandemic-related payments to avoid delays with Canada Post, enrollment online when applying for CERB, or that it was deemed generally “safer” not to go into a bank for the deposit.

Among those who have recently enrolled in direct deposit pre-pandemic (2019 to February 2020), the two in three enrolled directly with the Government of Canada, while over one in five enrolled through their bank. A further 7% used both approaches to sign up for payments with different departments. Satisfaction with the enrollment process is high at 92%; significantly higher than the 84% found in 2016. This was also reflected in the experience of those recently enrolled in follow-up interviews, although a few participants spoke of technical problems during enrollment.

Perceptions about Direct Deposit and Enrollment Process

The enrollment process is not seen as particularly time consuming or difficult, even among those who currently receive cheques. Among those receiving payments only by cheque, half indicated a willingness to use direct deposit and another one in five are somewhat willing to enrol. Nonetheless, nearly one in three of those who receive only cheques are not willing to use direct deposit (nor are pre-paid cards a desirable replacement). Many again cited privacy, security and control as the key barriers, along with a general preference for the comfort of a long-standing habit of using cheques and in-person banking. A few interview participants were similarly adamant about their intention not to enroll in direct deposit, irrespective of any assurances made by the Government of Canada or any options for assistance in the enrollment process.

Openness to direct deposit is naturally much higher among those currently receiving payments using both methods. Among those willing to enrol, online enrollment, through the Government of Canada or a financial institution, is the most popular method according to 6 in 10, even among those currently receiving only cheques. This is particularly the case among younger Canadians. Many interview participants, particularly younger participants, observed that deposits occur much more quickly through direct deposit. A few also believe it is more a reliable, and environmentally friendly than receiving payments through the mail.

Banking and Government

On par with 2016, 7 in 10 Canadians normally conduct their banking transactions using an online banking portal. Even among those receiving payments only by cheque 6 in 10 typically do their banking online. Close to half use a mobile banking application, which has increased since 2016. Two in five conduct banking transactions through an ATM. Down from 2016, 1 in 4 typically do their banking through a teller. Those receiving payments by cheque are more likely to use an ATM or a bank teller.

Confidence in the Government of Canada's ability to protect personal information is higher among those receiving payments through direct deposit, compared with those receiving cheques, where 1 in 3 indicated limited trust: an increase from 1 in 4 in 2016.

Fewer than one in five of Canadians receiving payments from the Government have changed the banking information on file with the GC. Of those who changed their banking information, nearly two in three did this online, such as through their CRA My Account or My Service Canada Account.

Targeting Communications

Nearly half of Canadians receiving payments by cheque have seen, read or heard about signing up for direct deposit to receive payments. Over half of these noticed an insert with their cheque payment promoting direct deposit. Just over 1 in 4 noticed information on a Government of Canada website, although this is much higher among those receiving payments through direct deposit. It is not surprising therefore that the largest proportion of those currently receiving payments by cheque (half) still believe that the insert is the best source of advertisement and information about the program. Highlighting the value of financial partners, nearly half of those receiving cheques feel that it would be best to hear about direct deposit through a financial partner (the bank or financial advisor). Similarly, among Canadians receiving payments only by cheque, about 1 in 3 believe that if they heard about the benefits signing up for direct deposit from a bank employee, financial advisor or someone else they go to for financial advice or information, they would be likely to investigate signing up. On the other hand, 4 in 10 said this influence would not change their decision.

One-quarter of survey respondents said the most compelling message to persuade them to enroll in direct deposit is that they would receive payments faster, followed by the element of convenience and not having to go to the bank. The message of direct deposit as “greener” and reduces stress on the environment is a third significant motivator in terms of messaging. More generally, and not tied to the concept of direct deposit, security and avoiding unnecessary risk were flagged as a key driver in decision-making by 6 in 10. Nearly half also pointed to efficiency, and time savings or not wasting time, although this is a more prevalent driver for those already enrolled in direct deposit, compared with those receiving cheques. Maintaining control is a much bigger driver of decisions among those currently receiving payments through cheques. Convenience is a factor for about 1 in 3, although generally less prominent in decision-making than the other factors. Nonetheless, efficiency and convenience is also powerful combination for large proportions of Canadians.

D. NOTE TO READERS

Detailed findings are presented in the sections that follow. Overall results are presented in the main portion of the narrative and are typically supported by graphic or tabular presentation of results. Bulleted text is also used to point out any statistically and substantively significant differences between sub-groups of respondents. If differences are not noted in the report, it can be assumed that they are either not statistically significant¹ in their variation from the overall result or that the difference was deemed to be substantively too small to be noteworthy. The

¹ Chi-square and standard t-tests were applied as applicable. Differences noted were significant at the 95% level.

programmed survey instrument can be found in Appendix A. Details of the methodology and sample characteristics can be found in Appendix B.

Results for the proportion of respondents in the sample who either said “don’t know” or did not provide a response may not be indicated in the graphic representation of the results in all cases, particularly where they are not sizable (e.g., 10% or less). Results may also not total to 100% due to rounding.

E. CONTRACT VALUE

The contract value for the POR project is \$146, 376.70 (including HST).

Supplier Name: EKOS Research Associates

PWGSC Contract Number: EN890-210349/001/CY

Contract Award Date: June 4, 2020

To obtain more information on this study, please e-mail

DepotDirect.DirectDeposit@tpsgc-pwgsc.gc.ca

F. POLITICAL NEUTRALITY CERTIFICATION

I hereby certify as Senior Officer of EKOS Research Associates Inc. that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Communications Policy of the Government of Canada and Procedures for Planning and Contracting Public Opinion Research. Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, standings with the electorate, or ratings of the performance of a political party or its leaders.

Signed by:



Susan Galley (Vice President)

DETAILED FINDINGS

A. PAYMENTS RECEIVED BY GOVERNMENT OF CANADA

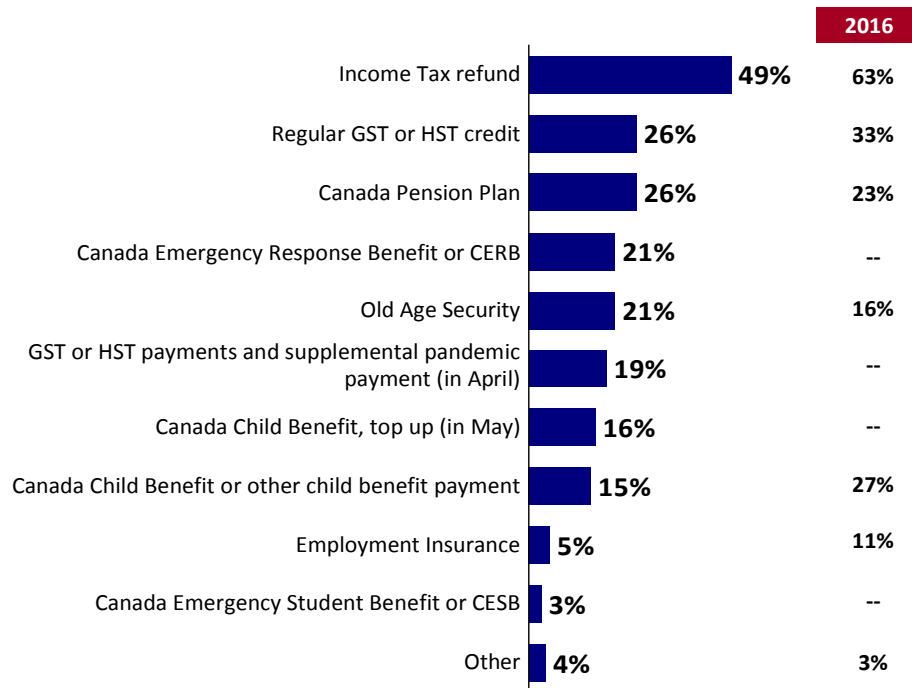
Types of Payments

Each of the 3,080 survey respondents had received at least one payment from the Government of Canada since March 2020. Of these half (49%) received a tax refund, although some received a refund as well as another type of payment (41% of the overall sample received only a tax refund and no other payment). One in four (26%) received a payment for the regular and/or supplemental pandemic GST/HST tax credit. One in four are receiving either the Canada Emergency Response Benefit (CERB) or Canada Emergency Student Benefit (CESB), or are receiving Canada Pension Plan (CPP) or Old Age Security (OAS) payments (26% in each case). Sixteen percent received a regular and/or top up Canada Child Benefit (CCB) or other child benefit payments. Another 5% are receiving Employment Insurance (EI) payments.

There is significant overlap between the different types of payment. Reducing the overlap in the highest areas, 49% received tax refunds, 34% reported regular or pandemic top-ups in GST/HST credits, 31% receive CPP/OAS, 23% are receiving some form of Canada Emergency Benefit (CEB) and 20% are receiving CCB or other child-related benefit.

In terms of cross over of various types of payments, those receiving Canada Emergency Benefits (CEB) are more likely to also be receiving GST/HST credit payments. There is also a fairly sizable overlap between those receiving GST/HST credits and CCB payments.

Chart 1: Type of Payments Received



Q1. What type of payments have you received from the Government of Canada since March of this year, when business and school closures as well as public health restrictions started related to the COVID-19 pandemic?

Base: n=3080

- The most significant demographic pattern related to payments is, of course, age. Those under 35 are most likely to be receiving CEB payments (35%) or GST/HST credits (45%). Among those 35 to 44, and to a lesser extent, individuals between 45 and 54, CEB and CCB payments are most common. Naturally CPP/OAS is a payment received largely by those 65 or older (95%), and to a lesser extent by those 55 to 64 (42%).
- Those with less than post-secondary education, are more likely than others to be receiving GST/HST credits or CPP/OAS (44% in each case). GST/HST credits as well as CEB is also more common among those with a college level of education (37% and 27%, respectively) compared with individuals with university education.

Method of Payment

Looking at how people receive their payments, 7% overall receive payments from the Government of Canada only by cheque, while another 5% either have recently moved from cheques to direct deposit, or receive some payments by cheque and others through direct deposit. The large majority (88%), however, rely solely on direct deposit. Receipt of payments only by cheque is more common among those receiving an income tax refund (13%). Another 11% are receiving GST/HST credits by cheque. Six to seven percent of those receiving pandemic payments (CEB) are receiving them by cheque.

Table 1: Method of Receiving Payments

	Cheque Only	Both	Direct Deposit
Payment Type (n=3080)	7%	5%	88%
How have you received these payments during the months since the start of the pandemic in March?	Cheque Only	Both	Direct Deposit
Q2A. Canada Emergency Response Benefit or CERB (n=678)	7%	1%	91%
Q2B. Canada Emergency Student Benefit or CESB (n=85)	6%	0%	92%
Q2C. Employment Insurance (n=167)	3%	0%	97%
Q2D. GST or HST payments and added pandemic payment (in April) (n=568)	8%	1%	90%
Q2E. Canada Child Benefit, top up (in May) (n=396)	5%	0%	95%
Q2F. Income Tax refund (T1) (in May) (n=1545)	13%	1%	86%
Q2G. Canada Pension Plan (n=815)	3%	1%	96%
Q2H. Old Age Security (n=705)	4%	1%	95%
Q2I. Regular GST or HST credit (n=806)	11%	0%	86%
Q2J. Canada Child Benefit or other child benefit payment (n=377)	4%	1%	95%

Interview Findings

Like survey respondents, interviewees, have received a variety of payments, most notably income tax refunds, GST/HST payments, and other tax benefits such as CCB. Of the 21 interviewed, a few have received EI, and emergency benefits such as CERB and CESB in recent months.

Most of the 21 in-depth interview participants reported they receive some form of payment by direct deposit, typically from their employer. Even those who receive payments from the Government of Canada by cheque typically receive payment for employment through direct deposit, and therefore have experience with it. Some said that it is required by their employer; one even describing that it was written into their employment contract. A few others said that their employers provide their payroll by cheque, with one describing this as a preference of the majority of employees to avoid sharing personal banking information.

Nearly all 21 interview participants were aware that they could receive payments from the Government of Canada by direct deposit. Only one key informant, under age 25, was not aware before participating in this study that payments could be made through direct deposit.

B. MOTIVATION FOR RECEIVING CHEQUES

Among the 426 individuals in the survey who receive payments by cheque, the primary reasons for doing so are that they have not had time to enroll in direct deposit (29%) or they prefer receiving a cheque for at least some payments (26%). Another one in five prefer not to provide banking information to the Government (22%), do not believe it is worth it for just one or two payments per year (20%) or expressed concerns about privacy or having personal information compromised or mishandled (19%).

Table 2: Reasons for Not Enrolling in Direct Deposit

Q3. Why haven't you enrolled in direct deposit for your Government of Canada payments?	Total	2016
<i>n=</i>	426	460
Haven't had time/Never got around to it	29%	19%
Prefer receiving a cheque for some payments	26%	17%
Don't want to provide my banking information	22%	9%
I like to review my cheque before depositing it to make sure	22%	9%
Not worth it for just 1 or 2 cheques a year	20%	20%
Concerns about my privacy/personal information being mishandled	19%	7%
I have better control with cheques	15%	12%
I don't trust it, others can withdraw money from my account	11%	4%
Cashing a cheque gives me a reason to go to my bank	9%	4%
Process too complicated	9%	10%
Was never asked to use it / just never came up	9%	9%
I don't do online banking or have a computer	7%	--
Wasn't aware that direct deposit was available <for this payment>	4%	--
Do now, am enrolled now	1%	--
Other	10%	8%
Don't know / No response	5%	13%

- Those under 35 are most likely to say they have simply not gotten around to it (55%). Those 65 or older more often than others want control over their cheques (31%).

Interview Findings

Among the 12 interview participants who receive cheques, only a few said they see no advantages to receiving cheques rather than direct deposit. These participants are receiving cheques mainly because they have not gotten around to signing up for direct deposit or they tried but were unsuccessful in completing the process.

“In the beginning it was kind of a conscious decision to get cheques in the mail but then when I received the information about how to do direct deposit it was something I wanted to do and then it was only a matter of getting around to it.”

“[I] did try to change to direct deposit, but my tax return still came as a physical cheque. And then my GST/HST has also come as a physical cheque. [I] haven’t tried again to move to direct deposit.”

Some of the 12 participants said they prefer to receive cheques in order to have a sense of control of what is going into their bank account, and to be aware of the timing of deposits. While these people may check their bank balance online at times, this does not replace having the knowledge of the exact timing of a deposit into their account. A few said having a notification from the Government of Canada stating the imminent deposit of money, and confirming the type of payment (tax refund, GST/HST rebate, etc.), may alleviate their concern.

“The not knowing when the money was deposited, like I don’t know if they send you something in the mail...I kind of like that I get my hands on the cheque and know it’s come.”

“Prefer cheques because it allows me to see what is coming in and out of my accounts. I have an idea of where my money is coming from — No other reasons to not change beyond not having control over what is deposited to account.”

“Maybe a notification e-mail when the money comes in. When I get payroll direct deposit, I get an e-mail saying what I got and date of deposit. Something like that from G of C might persuade me.”

These individuals also tend to prefer a physical cheque as something they are familiar with and see no reason to change their banking habits. For example, one participant said their parents always received cheques and they see no reason to change this method in their own banking practices. Another describes being “not a particularly digitally engaged person” who prefers to do most things offline where possible. In fact, a few respondents expressed discomfort with or unwillingness to use online/electronic banking.

Some also said, with the advent of mobile banking and the ability to take a photo of a cheque for deposit, physically going to a bank to deposit a cheque is no longer a barrier. A few others said they like to go, in-person, to a teller. One person described their motive as intentionally supporting in-person services within the community, which is described as particularly valuable to the most vulnerable in the community.

“I always deposit cheques in person, do very little online banking. I do a lot with cash too, I don’t use credit cards a lot. I probably sound like an 80 year old man, but it’s just part of my routine.”

“I just never adopted online banking in a big way when it came out and I’m just happy to maintain the patterns I’ve set.”

“I have magazine subscriptions that come in the mail. I read the newspaper on the weekends. I know it fit this very sort of antiquated privileged stereotype of a person who prefers tactile but I just do.”

“There is a level of recognition and comfort that comes with receiving it in the mailbox. And then I take it to the bank when I can, on my lunch hour, I stand in line, get it done and know that it’s been done. [...] I just like to interact with my bank teller.”

“It’s an ingrained behaviour. There is a sense of control there. And I do think there’s a value to that behaviour being available. I’m very conscious that the more banks move people online, the less obligation they have to provide any (in-person) customer service.”

A few, notably those who have not gotten around to signing up but are not generally resistant to the idea, described themselves as complacent about receiving cheques because it is only a few times a year, represents “extra money”, or because they do not intend to receive many payments from the government. A couple said the process did not seem worth the effort for their infrequent payments.

“My thinking is that I don’t want to be receiving EI payments for very long, so I don’t want to [go through the effort of changing to direct deposit].”

“No advantages really to getting cheques. Usually deposit with a teller but depends on how much time I have. Usually don’t deposit a cheque until I’m out of money and need it. Anywhere from two weeks to a month.”

“I remember that the government was advertising trying to get people to do direct deposit from a few years ago and I always meant to do it. But because it’s something you only deal with once a year, maybe that’s why I kind of put it on the backburner whereas my paystubs and my accounts that I pay each month, I was more careful to get them set up.”

“Since I can use my mobile app to cash cheques, I don’t even have to go to the bank. That’s a deciding factor for me, since I only get about five cheques a year, I feel like it’s probably less painful to deposit it off my phone than phone in to talk to someone at Service Canada.”

Some of these 12 key informants prefer to receive cheques because they try to minimize the number of instances in which they share their banking information. Although some do receive direct deposit from an employer, these key informants said they generally try not to conduct transactions online. A few have a general distrust of the Government of Canada’s ability to protect data, describing for example a breach of the Canadian Firearms Registry, or the ability to make payments electronically, pointing for example to the Phoenix payroll processing system. A couple of participants who hold this view do so as a result of personal experience with data breaches, hacking, or information sharing between banks and government.

“You can’t beat security when you get down to good old-fashioned paper.”

“It’s simple to receive cheques. I have to give my address to the government so that is already set up. I would rather not share my banking information. Security concern, information is valuable to other people that shouldn’t have it. Banking info is my personal information, and personal information is personal. I don’t want to share my banking information, and that’s just how it is for me.”

“I have not considered getting direct deposit. Like the idea of something physical. Don’t like online transactions when it comes to banking.”

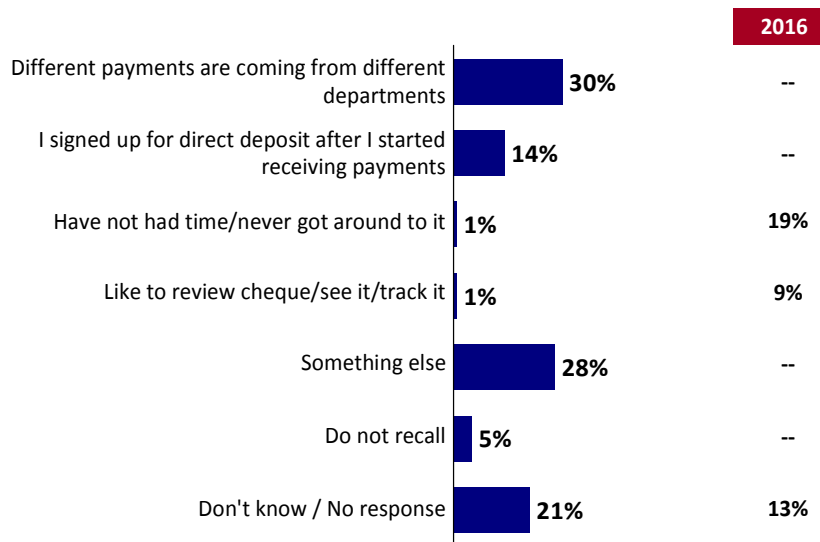
“I present the check and demand cash and ask that they don’t record my bank account information on it. It’s a bit extreme, but I know as soon as the bank account is linked with the CRA they keep it on file, even using it to provide proof of evidence for when they do arbitrary assessments.”

“[I] Have not considered changing to direct deposit. I’ve been audited before and I am aware how the government makes up arbitrary assessments and then just garnishes bank accounts. I’ve had experience with this before. I deposit the cheque and then don’t link it to a bank account.”

Motivation for Mixed Methods

The main reason for having some payments coming in by cheque and others coming through direct deposit is that payments are being issued by different departments, and they are signed up with one but not the other. In some cases, it is a matter of starting payments by cheque and then transitioning over to direct deposit.

Chart 2: Motivation for Mixed Methods



Q3B. Why have you received some payments through cheque and some through direct deposit?

Base: n=456

- Starting by cheque and then moving over to direct deposit is considerably more likely among those under 35 (34%).

A further 15% believe cheques are a more secure method (20% among those receiving cheques only). Others still (11%) like the opportunity to go to the bank (13% among those receiving only cheques).

Table 3: Advantages of Cheques

Q6. What do you see as the advantages of receiving a paper cheque for a payment?	Total	Both	Cheque only	2016
<i>n=</i>	883	456	427	452
None	34%	44%	25%	30%
I am used to cheques/comfort/Just a habit	25%	19%	30%	23%
I like to review my cheque before depositing it to make sure it's right first	21%	14%	27%	15%
I have better control with cheques (e.g., there are no holds on the cheque, I may be overdrawn at the bank)	19%	15%	23%	23%
It's more secure	15%	10%	20%	16%
Cashing a cheque gives me a reason to go to my bank	11%	9%	13%	6%
I don't do online banking or don't have a computer	8%	8%	8%	2%
For tracking/record keeping, hard/permanent record, accounting purposes	1%	1%	1%	5%
Other	11%	10%	12%	4%
None really, but I can deposit my cheque by simply taking a photo of it with my phone	8%	7%	8%	--
Don't know / No response	3%	3%	3%	6%

Interview Findings

Speed and convenience were described by many of the 21 interview participants as the strongest advantages of using direct deposit. Predominantly, even among the 12 receiving payments only by cheques, the perception is that they would receive the payment faster without waiting for the cheque to come in the mail, along with the lag in being able to deposit the cheque, including additional time funds may be held after deposit.

“It’s more convenient, it’s faster, it’s more reliable for me because my mailing address is different than my home address so it’s just a lot easier to receive it online.”

“The advantage would be I would know when it’s coming out sooner. I could get the money in my account right away and wouldn’t have to wait the extra five days or whatever it is.”

“Would get the money right away as opposed to waiting for it in the mail. Not as much paperwork, reduces chance of stuff getting lost. Up to now, haven’t really thought about it too much.”

“Obviously direct deposit is more convenient. I mean you get everything in one place; its online, it’s simple to access records and things like that. I think cheques are a little outdated in that sense.”

A few of the 21 participants feel direct deposit would be more secure because there is no risk of lost or stolen mail. A few also confirmed that they consider the Government of Canada trustworthy to collect or retain their banking information. A few described an advantage of direct deposit is that it is more environmentally friendly, with less paper used and less emissions associated with delivering mail. One interview participant who recently enrolled in direct deposit, however, lamented they still received a paper confirmation of the payment in the mail, saying it “seems like a direct contradiction of why someone would sign up for direct deposit”. Contrary to others, one participant said using direct deposit might allow better record keeping of Government of Canada payments, as they would be labelled as such on an online banking statement.

“Would be more secure because no one could steal my mail, would be easier for me to not even deposit the cheque.”

“Easier to acquire the [payment], less of a hassle to deposit cheques, could lose a cheque, could get lost in the mail. [...] The government is definitely trustworthy with that kind of information [banking info].”

“The idea of going paperless for convenience and environmental reasons as well is why I was thinking I may as well get direct deposit.”

“It’s more efficient, the government doesn’t need to be sending out payments. But they ended up sending me a physical letter anyway informing me of how much I would be getting. It seemed redundant [to receive the letter] after I signed up for direct deposit.”

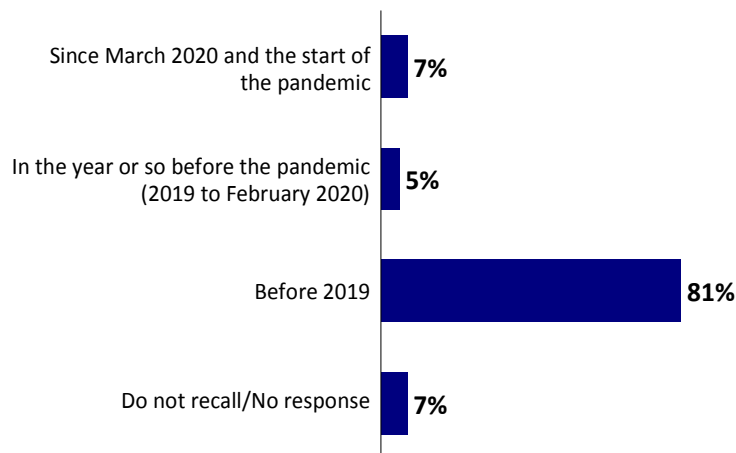
“Being able to keep track of it (payments) through direct deposit as opposed to having a cheque deposited; it would actually come through as a government payment and I could see it in my statement.”

C. ENROLLMENT IN DIRECT DEPOSIT

Timing of Enrollment

Among the 93% who are currently enrolled in direct deposit, 7% have enrolled since the start of the pandemic in March 2020. Another 5% registered in the previous 15 months, but the large majority (81%) had enrolled prior to 2019. Naturally, recent enrollment is considerably higher among those receiving pandemic (CEB) payments (20%), as well as among those receiving EI (14%). Small proportions of those receiving other payments have enrolled since the start of the pandemic (tax refund – 5%; GST – 5%; CPP/OAS – 3%, CCB – 2%).

Chart 3: Timing of Enrollment



Q2BB. When did you enroll in direct deposit?

Base: n=2653

- As a result of the higher propensity for recent enrollment among those receiving CEB (20%), this is also somewhat higher among those under 35 (11%), and among those with no post-secondary education (10%).

Interview Findings

Among most of the 9 interview participants who recently enrolled for direct deposit, the impetus for enrolling was to prepare for an event. For a few, circumstances related the Covid-19 pandemic was the motivation for registering, such as avoiding anticipated delays with Canada Post, they enrolled online when applying for CERB, or that it was deemed generally “safer” (due to not having to go into a bank). For one, it was to be able to pay their income tax online and a perceived need to enrol in direct deposit to do so. A few of the 12 participants said they were prompted to action by information provided by their employer or an employee at their banking institution.

“It was during the pandemic when I filed and I didn’t want to go into a bank so I set up (direct deposit) for income tax so I could pay my tax online.”

“It just seemed like a hassle to go in and wait in line and everything when I could just do it on my computer.”

“I actually got that notification from work. My work sent me the article saying ‘you can sign up for direct deposit here, here, and here, here are the steps you need to follow’. And they were the ones who gave me all the information I needed to complete the request.”

Method of Enrollment

Among those who have enrolled in direct deposit since 2019, the large majority have enrolled directly with the Government (67%) although 22% enrolled through their bank. A further 7% used both approaches to sign up for payments with different departments. Enrollment through a financial institution, however, has doubled from 14% before the pandemic (between 2019 and February 2020) to 27% between March and June 2020.²

Eight in ten (79%) signed up online. One in ten enrolled by telephone (10%) or through an application form in the mail (9%). Another 5% enrolled in-person at their bank or directly with the Government. Among those who have enrolled since the pandemic, however, 85% did so online and 13% enrolled by telephone. Although a slightly different question posed in 2016, online registration nonetheless seems considerably more prevalent in 2020 than it was in 2016 at 35%. In fact, 29% completed and returned a paper copy form and a further 26% indicated an income tax/pension form as their method of enrollment at that time. Even enrollment by telephone has grown from 3% in 2016 to 10% in 2020.

² Online enrollment through a financial institution was widely instituted in April 2020 as a result of the pandemic lockdown measures.

Table 4: Method of Recent Enrollment

	Total	Post-Pandemic (March 2020 or later)	Pre-pandemic (2019 to February 2020)
Q4X1. For the payments you are receiving by direct deposit, did you enroll through your bank or directly with the Government of Canada?	486 <i>(enrolled since 2019)</i>	294	192
Through your bank	22%	27%	14%
Directly with the Government	67%	65%	69%
Both	7%	5%	9%
Don't know / No response	5%	3%	7%
Q4X2. Was this...?	486	294	192
Online	79%	85%	71%
By phone	10%	13%	6%
By mail/in an application form	9%	4%	15%
In person	5%	2%	11%
Other	1%	0%	2%
Don't know / No response	2%	2%	3%
4B. Why was this the method of enrollment that you chose?	487	294	192
Easiest/most convenient	76%	74%	79%
Fastest	42%	43%	40%
Most reliable and secure	27%	31%	21%
Safest during the pandemic/lockdown period	19%	26%	8%
Someone else helped me using this method/ suggested it	13%	13%	12%
The only way I knew about	13%	14%	12%
Other	4%	4%	5%
Don't know / No response	1%	1%	1%

Crossing the source (bank or directly with the Government) and method of signing up, 63% indicated signing up online directly with the Government since 2019 and 26% signed up through their online banking portal, including an overlap of 7% who signed up online with the Government and their bank, in two different enrollments. Other methods of signing up with the Government include calling in, and mailing in a form (7% in each case). Few sign up in-person with the Government (3%) or telephone or in-person with their bank. Again, looking specifically at those who have enrolled since the start of the pandemic in March 2020, the significant increase from those signing up in 2019 or early 2020 is the rise in online registration through a financial institution (doubling from 12% pre-pandemic to 24% since March, although online registration directly with the Government of Canada remained stable).

The most common motivation for their chosen method of enrollment is that it was easier or more convenient (76%). Four in ten (42%) said they were motivated by speed of enrollment, and 27% chose this route as the most reliable and secure (31% among those who enrolled since the start of the pandemic in March and 21% among those who enrolled between 2019 and early 2020). One in five (19%) selected online because it was the safest during the initial lockdown period of the pandemic, although this motive was reported by 26% who enrolled between March and June 2020.

- Higher proportions of those under 35 (31%), and recipients of only payments issued by CRA (e.g., GST, CEB) (275), as well as those who have signed up since the start of the pandemic (27%) have signed up online through their bank.
- A mail in form or calling the Government is a more popular method of enrollment among those 65 or older (14%), receiving CPP/OAS payments (15%).
- Among those under 35 they are most often motivated by speed (i.e., a method that is the fastest) (53%), although higher than average proportions also pointed to a method that was the safest during the pandemic (24%), having signed up since March of 2020 (26%). Both of these motives are also reflected among those receiving pandemic payments.
- Those who are 35 to 44 overwhelmingly selected the method most convenient for them (94%).

Interview Findings

Among the 9 interview participants who have recently enrolled in direct deposit, most reported doing so online through a Government of Canada website. A few individuals signed up through their bank's website or mobile application, and by telephone.

Among the 12 participants still receiving payments via cheque only, few were aware of the methods to sign up for direct deposit. Some described online methods, such as through the Government of Canada website, their CRA account specifically, or, to a lesser extent, through their own online banking.

A few described that they could fill out a form to sign up for direct deposit that they receive with their cheques. A few also were aware that a bank teller could assist them in signing up for direct deposit. One participant said their accountant assisted them in registering.

"There is a physical form they have mailed to me on several occasions. There is also the website, but that's just a gong show and hard to find information."

"Online and by mail. A teller did help me in the past, filled out the form for me to mail two years ago, but just didn't send it off. I don't know what happened to the piece of paper."

"I wouldn't even bother calling because you can never get through to Service Canada for anything. The only way I know [of signing up for direct deposit] is when the envelope comes, and you fill out the back."

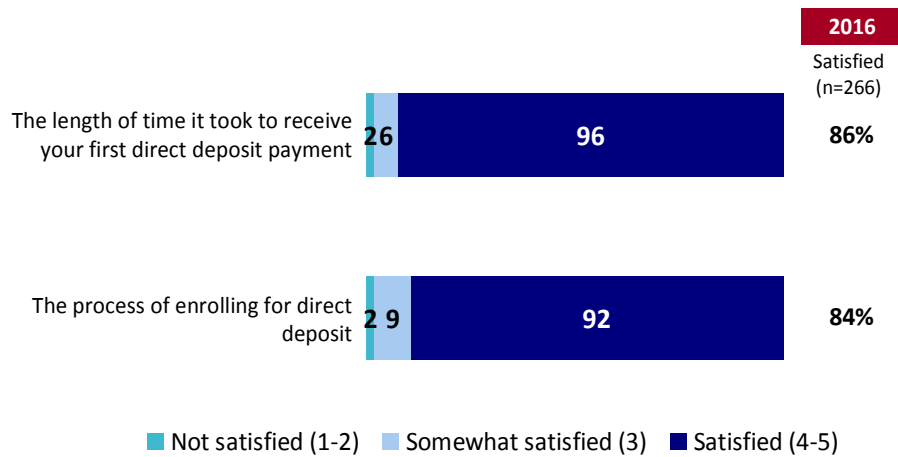
"Maybe if you went to the bank they would be able to help you but I'm not sure."

"I think it was my accountant who originally told me about it and told me to provide them with a void cheque to set it up for me."

Satisfaction with Enrollment

Satisfaction with the enrollment process is high at 92%; significantly higher than the 84% found in 2016. Only 2% were dissatisfied. The speed with which they received their first deposit is an area with an even higher satisfaction rating (96%), and a full ten points higher than found in 2016. Satisfaction with the process is largely consistent across types of payment. The speed with which they received their first payment is an area where CEB recipients indicated a 98% satisfaction rating.

Chart 4: Satisfaction with Enrollment



Q5AX/Q5BX. Once you enrolled for direct deposit, how satisfied were you with ... ?

Base: n=486

- Given the high degree of satisfaction it is not surprising that there is a 88% to 98% satisfaction rating from any individual demographic segment.

Interview Findings

The 9 interview participants who recently enrolled for direct deposit were largely satisfied with the process. One, through a teller, said that the process took “45 seconds” and was really simple, “I was surprised how simple it was”. Another applied online and indicated that the process was “pretty straight forward and easy”. One applied through their bank’s website and felt that it was more convenient than going in-person to a branch. Another enrolled by telephone (with the Government of Canada) and felt the method was secure due to the process of receiving a code by telephone to verify their identity. In all, no matter the method, participants who successfully completed the process of enrolling for direct deposit were very satisfied with the experience.

“It was super easy, even easier than I was expecting.”

“No one had bothered asking me to do it before. I probably would have signed up earlier if someone [at the bank] had actually asked me.”

“It was clear and easy. No problems encountered. It took 20 minutes but that was for the entire application – setting up My CRA Account not just enrolling for direct deposit.”

“I don’t really remember what I was expecting, but I didn’t have any issue with the length it took.”

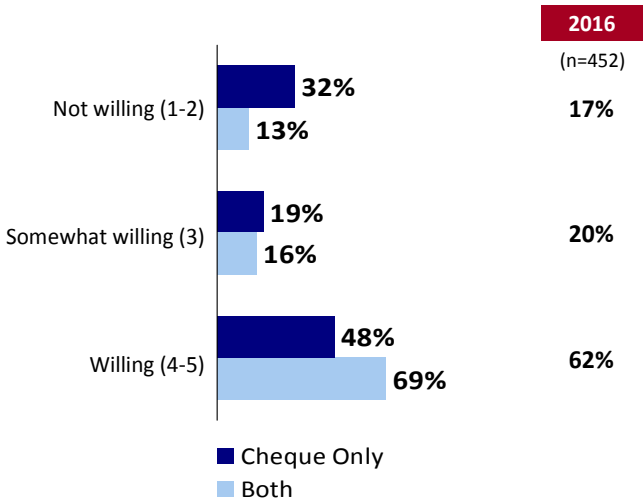
D. PERCEPTIONS ABOUT DIRECT DEPOSIT AND ENROLLMENT PROCESS

Receptivity to Direct Deposit

Among those receiving payments only through cheques, half (48%) indicated a willingness to use direct deposit. Another 19% said they are somewhat willing to enrol, although 32% are not will to enroll. Openness to direct deposit is much higher among those currently receiving payments using both methods (or who have just recently switched from cheques to direct deposit). In this segment, seven in ten (69%) are willing to use direct deposit and only 13% are unwilling to do so. Those receiving quarterly or annual payments are less willing to enroll in direct deposit, in fact 30% to 32% are unwilling to do so.

When asked about a pre-paid card, those unwilling to use direct deposit largely said they are also not receptive to a pre-paid card (86%), making this an inadequate replacement solution. Similarly, 68% also said they are not open to an alternative electronic form of payment, although 12% are.

Chart 5: Willingness to Use Direct Deposit



Q7. How willing would you be to receive payment(s) from the Government of Canada using direct deposit <only>?

Base: n=883

- Willingness to use direct deposit is higher in the Atlantic (70%) and in Quebec (66%).
- Willingness is also higher among those under 35 (71%) and dwindles with age, to 48% among those 55 to 64, where 31% indicated a lack of willingness. It nonetheless is higher among those 65 or older (61% who are willing).
- It is also higher among women (64%) than men (52% with 28% opposed to it).
- Unwillingness to use direct deposit is higher among those with a college level of education (29%).

Interview Findings

While most of the 12 who have not signed up for direct deposit were somewhat open to enrollment, a few interview participants were very firm in their intention not to enroll in direct deposit, no matter what assurances were made by the Government of Canada or the assistance they might be able to access to make the process easier. These few individuals are adamant about “controlling” bank deposits, and unwillingness to share banking information. For them, these are deal breakers in terms of complying with receiving payments from the Government of Canada by direct deposit.

“No matter how elaborate or sophisticated the controls, they (digital systems) are designed by people. And ultimately there is some kind of human interaction, some sort of administrative action is always required by these systems and that is how <name of FIs> we’re penetrated (in past breaches).”

“Have the government stop abusing their powers.”

“The more we automated and digitized our information flows for the various reasons that exist – the more vulnerable we become.”

Normalizing Direct Deposit

Most people believe that about half to three-quarters of Canadians receiving payment from the Government of Canada receive them through direct deposit (49% believe it is 50% to 80%). Only 6% believe that fewer than 30% rely on direct deposit, but similarly, only 12% are accurate, understanding that 80% or more of Canadians are using direct deposit. Those receiving cheques, however, are not considerably more likely to underestimate the proportion using direct deposit relative to other segments.

Table 5: Perceptions of Take Up

Q7C. What proportion of Canadians do you think receive their payments from the Government of Canada through direct deposit?	Total	Cheque only	Both	Direct Deposit only
<i>n</i> =	3018	427	456	2135
Under 10%	1%	2%	0%	0%
10-19%	1%	1%	1%	1%
20-29%	4%	5%	4%	4%
30-39%	8%	7%	8%	8%
40-49%	10%	11%	9%	10%
50-59%	16%	17%	14%	16%
60-69%	16%	16%	16%	16%
70-79%	17%	18%	20%	17%
80-89%	8%	7%	9%	8%
90% or higher	4%	3%	2%	4%
Don't know	14%	11%	16%	15%
No response	0%	1%	0%	0%

- Interestingly, it is those with a university level of education who most often underestimate the proportion of Canadians receiving payments by cheque. In fact, 27% believe fewer than four in 10 Canadians use direct deposit.

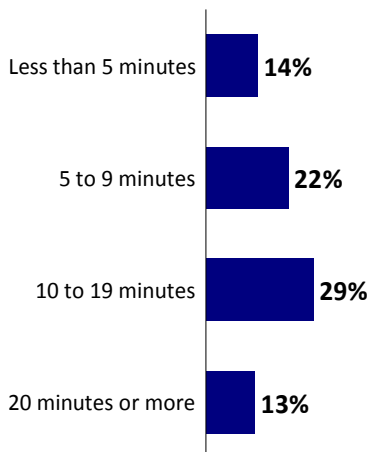
Interview Findings

Most of the 21 interview participants overestimate the proportion of the population that rely on cheques from the Government of Canada, with estimates of 50% to 80% of the population receiving payments through direct deposit.

Perceived Difficulty of Enrollment Process

By and large those using cheques do not believe the enrollment process is particularly time consuming, although 29% believe it takes 10 to 19 minutes. Only 13%, however, believe it takes 20 minutes or more to complete. On the other hand, 22% believe it take five to nine minutes and 14% believe it takes less than five minutes to register for direct deposit. Overall, the average length of time anticipated is 15 minutes.

Chart 6: Time Requirement for Enrollment



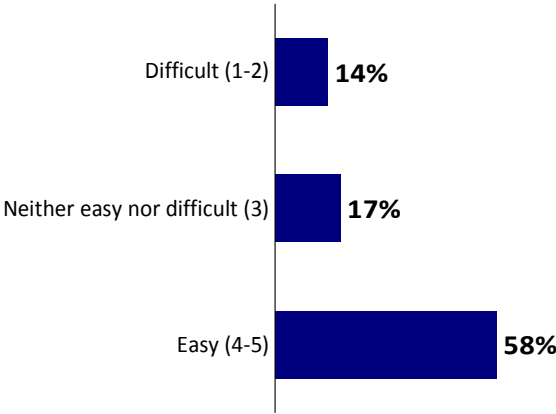
AQ8B. How long do you think it would take to register for direct deposit?

Base: n427

- Perception of a quick process is more prominent among residents of Albert and the Atlantic, who believe it to take 10 minutes on average. Although residents of British Columbia anticipate a process taking the average length of time, although 24% expect that it takes 5 minutes or less.
- Those who are 45 to 54 typically assess the time at a much shorter length (8 minutes).

Reflecting the perception of a fairly quick process, more than half of cheque recipients also believe the process of enrollment is easy (58%). Although 12% said they do not know (not shown), 17% said they believe it is neither easy nor difficult and only 14% believe the process to be difficult.

Chart 7: Level of Difficulty of Enrollment



Q8C. How easy or difficult do you think the direct deposit registration process is?

Base: n=427, excludes 12% indicating Don't know/No response

- There are no significant differences in perceived difficulty or ease of the process based on demographic group.

Interview Findings

Some of the 12 key informants who receive payments via cheque perceive barriers to enrollment both using the Government of Canada websites, and telephone. In particular, a few who expressed awareness of using Government of Canada websites to sign up for direct deposit, said that they would look on these sites for information but did not know specifically where or anticipate that it would be a straightforward process. Enrolling through a CRA account was likewise perceived to be a difficult process or barrier to enrolling for direct deposit, with a PIN needed that participants said they did not have or were aware of.

A few participants said it is typically difficult to get through to someone from Service Canada by telephone.

“I don’t really like the website because you have to wait so long to sign on and get into your account and everything.”

“I think there was a thing about a PIN in the mail and then you have to wait, and I just like to go on and get everything done in one sitting.”

“I could be wrong, but I thought I had to have a CRA account to do it online. I think when I hit ‘direct deposit’ it asked me for my CRA account, and I didn’t have one...”

“I wouldn’t even bother calling because you can never get through to Service Canada for anything. The only way I know is when the envelope comes and you fill out the back.”

“There are advantages, but the disadvantages don’t seem to outweigh how painful I think it might be to call in and get someone to trouble shoot for me.”

In fact, a few of the 12 key informants receiving cheques said that they attempted to sign up for direct deposit but either did not complete the process or they thought they completed the process only to receive subsequent payments by cheque.

A few people mentioned problems accessing information they needed in order to sign up to access direct deposit payments. A couple of people said it was difficult to find their direct deposit information from their financial institution (account, branch and transit numbers). One person noted it could be difficult for those who do not file their own taxes, as they may not know the numbers on specific lines of their previous years’ tax record, which are required to register a CRA account.

“I did fill out a form for direct deposit. I don’t know why I didn’t get it. I always got a cheque, but I did fill out the back of the envelope and I probably sent in like three of them, one for me, one for my mom and one for my husband in one envelope so maybe mine got missed.”

“I went through the process, and got my code and everything, and thought it was set up but it didn’t go through, and haven’t bothered to try again.”

“I remember trying to go online and do direct deposit for my mother with the CRA account because she was living in a nursing home and not with me, and I had to get a pin number in the mail... it was... I gave up I think.”

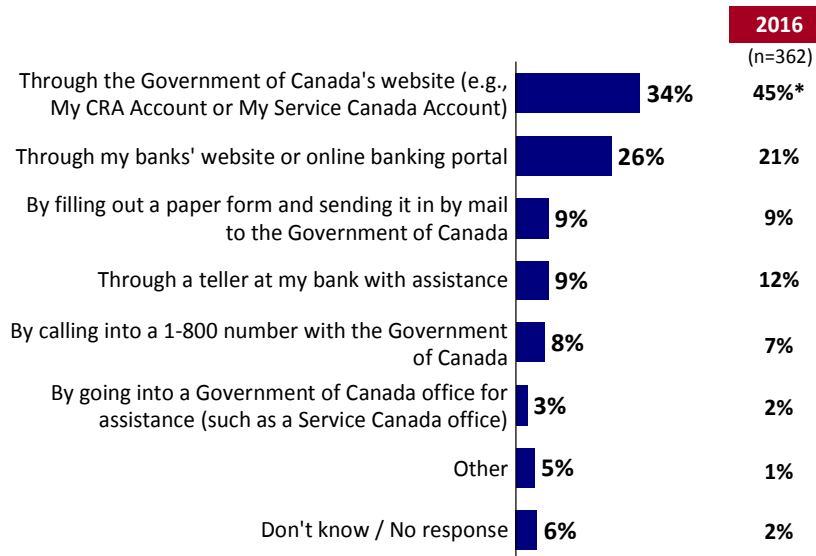
“The bank actually filled out the form for me to get direct deposit and I never sent it off.”

“In my case, I didn’t have any difficulty, but if you do your own taxes you shouldn’t have any problems when they ask you about the last line of your return when you sign up.”

Preferred Method of Enrollment

The 9% who are currently receiving cheques for at least some payments, who are also at least somewhat willing to enroll in direct deposit, were asked about their preferred method of enrollment. The majority (60%) indicated a preference for online enrollment, either the Government of Canada (34%) or their bank (26%). Just under one in ten said they would prefer to mail in a paper form for to the Government (9%), go into a bank (9%) or call a Government 1-800 number (8%). Results are similar to those captured in 2016, although the online option with the Government included an online form in 2016 which may account for the higher result.

Chart 8: Best Methods of Enrollment



Q8. What would be the easiest way for you to sign up for direct deposit for your Government of Canada payments? Would it be ...?

* “form online” used in 2016

Base: n=675

- Online registration through their bank is the preferred option among a higher proportion of those under 45 (44% to 45% prefer this). Perhaps more importantly, it is also the preference for the largest proportion of those receiving payments only by cheque (35% prefer online registration through their bank). And, an even larger proportion of those receiving only annual tax refunds indicate a preference for online registration through their bank (42%).
- Those receiving CPP/OAS are less open to online registration, either with the Government (30%) or their bank (14%), and more apt to have a preference for in-person at their bank (12%) or mailing in a form or calling the Government (14%). This is also reflected among those 65 or older.

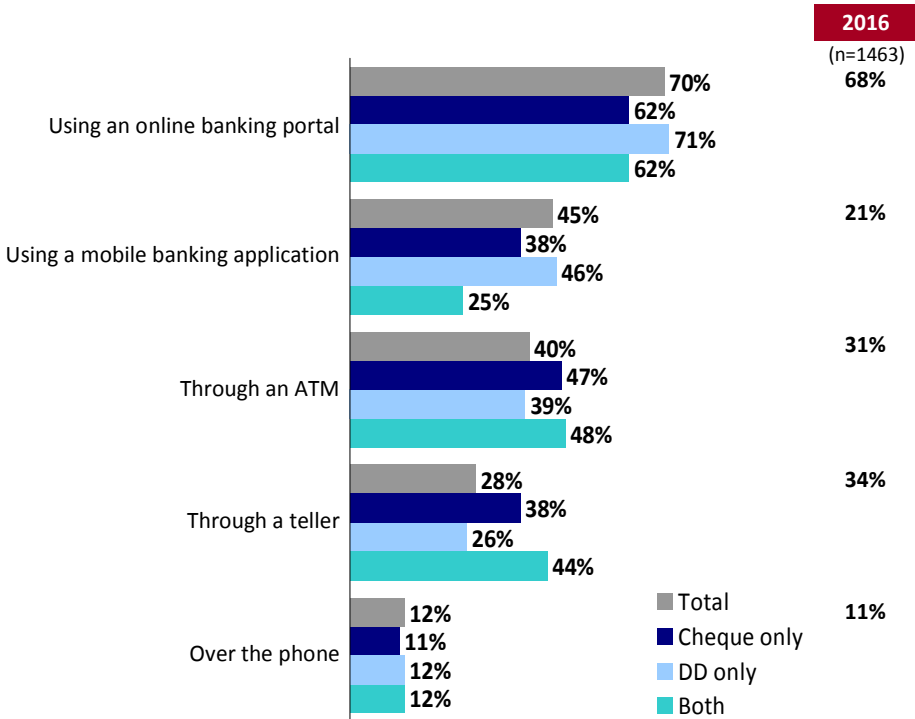
E. BANKING AND GOVERNMENT

Methods of Banking

Most Canadians (70%) normally conduct their banking transactions using an online banking portal, which is on par with 2016 results (68%). Nearly half (45%) use a mobile banking application which has increased considerably since 2016 when it was 21%. Two in five (40%) conduct banking transactions through an ATM, which is also higher than in 2016 (31%). Over one-quarter of Canadians normally conduct banking through a teller, although this is down from 34% in 2016. As in 2016, one in ten (12%) bank over the phone.

Those receiving payments only through cheques are more likely to use an ATM (47%) or go to a teller (38%). Use of a teller is also more prominent among those receiving payment through both methods (44%). Direct deposit users are more likely to use online banking (71%) and mobile banking apps (46%).

Chart 9: Methods of Banking



Q15. How do you normally conduct your banking transactions?
Base: n=3080

- Those in Saskatchewan and Manitoba (37%), British Columbia and the Territories (34%), and Alberta (33%) are more likely than those in other regions to bank through a teller. Residents of Quebec are least likely (18%). Those in Saskatchewan and Manitoba are also more apt to bank through an ATM (47%) or over the phone (17%).
- Men are more likely than women to use an online banking portal (73%) or mobile banking application (48%).
- Younger Canadians (under age 35) are more likely to use an online banking (73%) or mobile banking app (48%), while older Canadians (age 65 and over) are more apt to use an ATM (45%), teller (40%) or phone (14%).
- Canadians with a high school education are more likely to say they bank through a teller (35%), while those with a university education are more likely to use online banking (77%) or mobile banking app (49%).
- Those receiving CPP/OAS are least likely to use a mobile banking app (20%). Respondents receiving CPP/OAS (38%) or GST/HST are more likely to use a teller. Those receiving a tax return are more likely than those receiving other payments to use an online banking portal (75%).

Changing Banking Information with the Government

Fewer than one in five (17%) have changed the banking information on file with the Government of Canada. Eight in ten (79%) have not changed any information, including name of banking provider or account information.

Of those who changed their banking information, nearly two in three (64%) did this online, such as through their CRA My Account or My Service Canada Account. Over one in ten changed their banking information by phone (14%), while less than one in ten sent the information by mail (9%), online through a financial institution (5%) or through a pension application or income tax form (5%).

Table 6: Changing Banking Information with GC

Q11. Have you ever changed the banking information that you have on file with the Government of Canada? This might include changing the name of your banking provider, or changing your account information with the Government of Canada.	Total	2016
<i>n=</i>	2653	1229
Yes	17%	17
No	79%	81
Don't know / No response	4%	2
Q11A. How did you do this?	Total	2016
<i>n=</i>	429	215
Online (e.g. CRA My Account or My Service Canada Account)	64%	44%
By phone	14%	14%
With a paper form through the mail	9%	20%
Online through my financial institution	5% ³	--
Through a pension application form or income tax form	5%	12%
Through a teller at the bank	4%	11%
In person	4%	4%
Don't know / No response	5%	3%

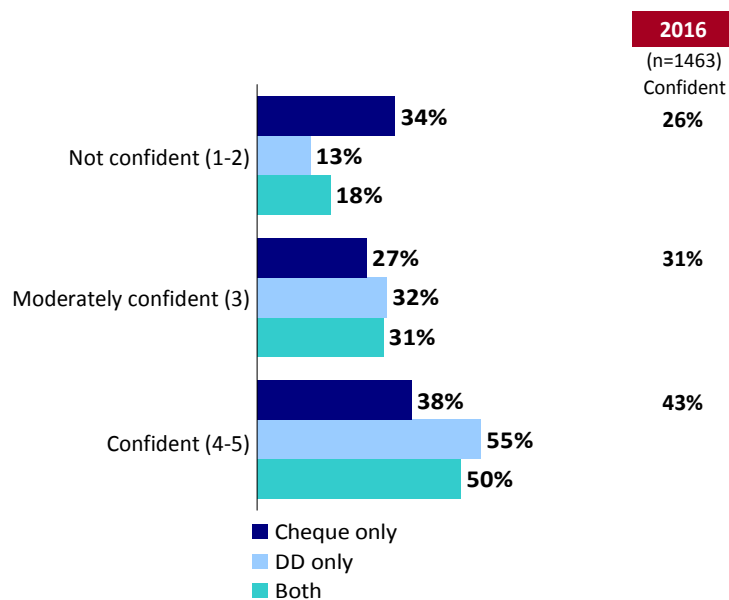
- Younger Canadians (under age 44) are more likely to have changed their banking information (22 to 23%). Those under age 35 are more apt to have conducted this online (74%).
- Respondents receiving CPP/OAS payments (10%), along with those receiving regular payments generally (14%) are least likely to have changed their banking information.

³ Online enrollment through a financial institution was widely adopted only in April 2020 as a result of the pandemic.

Confidence in the Government of Canada

Those receiving direct deposit (55%) payments from the Government of Canada are more confident in the government's ability to protect personal information than those who receive cheques only (38%). In fact, a similar proportion of those who receive cheques are confident (38%) as not confident (34%) in the Government of Canada's ability to protect their personal information. Confidence in the Government has also eroded in this segment since 2016 when 43% indicated confidence.

Chart 10: Confidence in GC Protecting Personal Information



Q17. How confident are you in the Government of Canada's ability to protect your personal information?

Base: n=3080

- Regionally, those in Ontario are more likely to be confident (59%) and those in Quebec demonstrate the least confidence (44%).
- Younger Canadians (under age 35) are more likely to be confident (59%), along with those with a university education (57%).

F. TARGETING COMMUNICATIONS

Awareness of Campaign

Fewer than half, 45%, of Canadians receiving payments only by cheque have recently seen, read or heard about signing up for direct deposit to receive payments, which is higher than the proportion in the other two segments.

Most (59%) of those receiving only cheques who have recently seen, read or heard about it noticed an insert with their cheque payment promoting direct deposit, as is also the case among those receiving payments through both methods (52%). Over one in four (28%) noticed information on a Government of Canada website, although this is much higher among those receiving payments through direct deposit. Fewer of those receiving only cheques were exposed to information about direct deposit on their online banking website (14%), tax preparer or financial advisor (8%), a friend or family member (6%), on television (6%), from a bank employee (5%), or through social media (5%). Sources more often recalled among those enrolled in direct deposit are through their banking portal (40%), or television (25%) and through social media (18%).

Table 7: Recent Exposure to Information about Direct Deposit

Q9A. Have you seen, read or heard anything recently about signing up for direct deposit with the Government of Canada to receive your payments?	Cheque only	Both	Direct Deposit only
<i>n=</i>	427	456	2197
Yes	45%	34%	35%
No	47%	54%	49%
Don't recall	7%	12%	15%
No response	1%	1%	1%

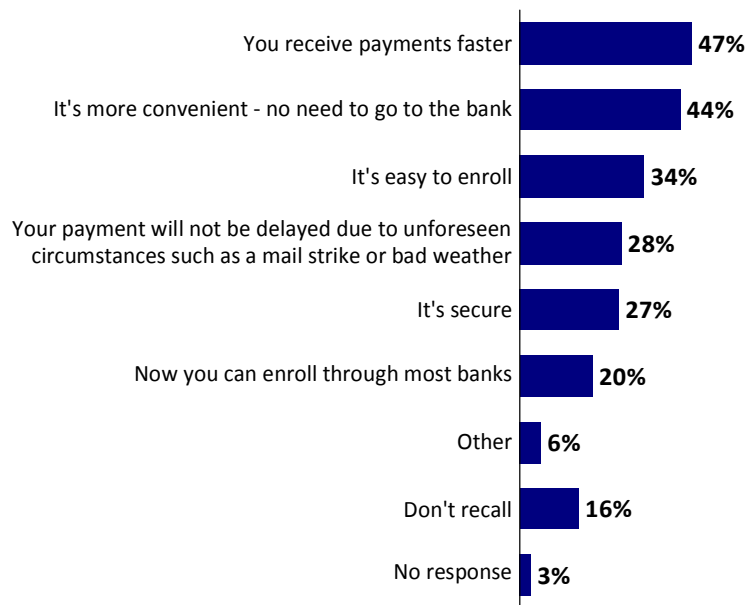
Q9A2. Where did you see, read or hear about signing up for Direct Deposit? (among those who have recently seen, read or heard)	Cheque only	Both	Direct Deposit only
<i>n=</i>	189	156	758
Insert with my cheque promoting direct deposit	59%	52%	10%
Government of Canada website (e.g., CRA)	28%	29%	49%
On my online banking portal/website	14%	19%	40%
Tax preparer/financial advisor	8%	7%	11%
A friend/family member	6%	7%	5%
On television	6%	12%	25%
Employee at my bank/credit union	5%	5%	4%
Social media	5%	5%	18%
Government of Canada employee	2%	1%	2%
Other traditional media (radio, newspaper...)	3%	4%	4%
On tax forms when filing, through tax software/program while filing taxes	2%	1%	2%
Don't recall	4%	4%	4%

- Those in Ontario (39%) are more likely to say they have noticed information about direct deposit.
- Younger Canadians (under age 35) are more apt to have noticed information about direct deposit (39%), citing a Government of Canada website (58%), online banking website (41%), and social media (21%) sources more often than older Canadians.
- Respondents receiving CEB (43%) are most likely to have noticed something recently about signing up for direct deposit. Those receiving CPP/OAS (29%) or regular payments generally (31%) are least likely.
- Those with CRA payment sources only such as CEB and GST payments (39%) are more likely to have noticed something about direct deposit.

Message Take Away

Of those who receive cheques or both and heard about signing up for direct deposit, nearly half said the key message was that the payments would be received faster (47%) or that direct deposit is more convenient (44%). About one in three (34%) took away the message that it is easy to enroll in direct deposit. Over one in four recalled the reduced likelihood their payment would be delayed due to unforeseen circumstances (28%), or that the payment is secure (27%). One in five (20%) recalled that you can enroll in direct deposit through most banks. (20%) recalled that you can enroll in direct deposit through most banks. (20%) recalled that you can enroll in direct deposit through most banks.

Chart 11: Message Take Away



Q9B. What was the key message or piece of information that you recall about signing up for direct deposit?

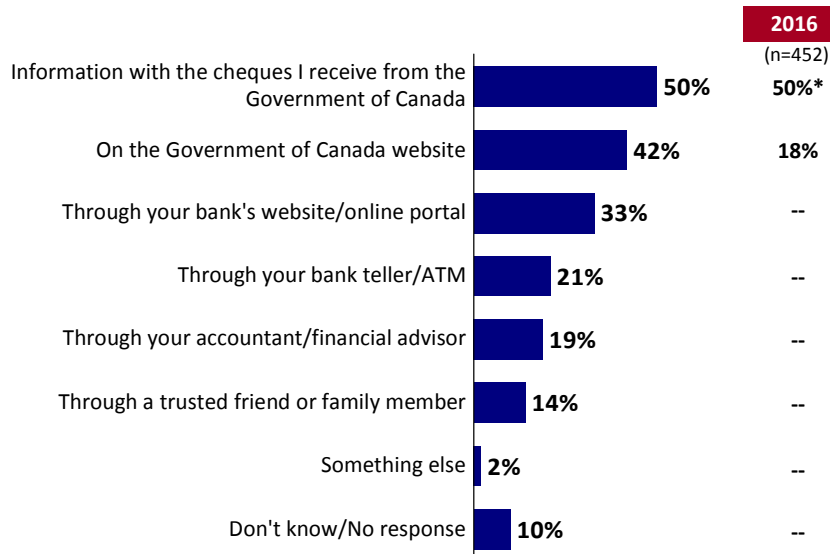
Base: n=345 (receive cheques and heard/saw information about direct deposit)

- The sample size is too low for reliable subgroup testing.

Sources for Hearing About Direct Deposit

As found in 2016, half (50%) of those who receive cheques or both said including information with cheques received from the Government of Canada is a good place to learn about signing up for direct deposit. Over one in five (42%) feel that the best source of information would be on a Government of Canada website. One in three (33%) said the best source is through their bank's website or online portal, while one in five (21%) feel the best source is a bank teller or ATM. Somewhat fewer indicated an accountant or financial advisor (19%) or a trusted friend or family member (14%) as good sources.

Chart 12: Best Sources for Hearing About Direct Deposit



Q9C. Which of the following would be a good place for you to learn about signing up for direct deposit for your Government of Canada payments?

* Was split into with cheques and with envelopes of cheques in 2016

Base: n=883 (receive cheques)

- Those receiving GST/HST payments are more likely to prefer the Government website (48%) or information with a cheque (56%), whereas those receiving EI or CCB are more apt to prefer their bank's online portal (49% and 58% respectively).
- Younger Canadians are more likely to cite most sources, including Government of Canada website (58%), banks' website or online portal (54%), a trusted friend or family (33%) or accountant/financial advisor (25%).

Interview Findings

Most of the 12 interview participants who receive cheques said that they recall receiving a flyer or insert in the envelope with the cheque that mentioned direct deposit. Some said that they have noticed communication about direct deposit on government websites, particularly the CRA site. A few said that they have talked to other people, such as friends, family and colleagues, about direct deposit.

Many of the 12 said that the main point of the formal communication was that using direct deposit is a faster method of receiving their payments from the Government of Canada.

“Have seen it online, pretty much every time I access my CRA stuff. There is always a physical advertisement for it every time I get a cheque. I’m made aware pretty much every time there is a point of contact.”

“When you get the cheques in it explains how to set up Direct Deposit for you. So, one time when I get it I feel like I should just set it up.”

“I do see when the cheque comes that right on the envelope it has something about direct deposit and I think there might be an advertisement inside as well, but I’m not sure.”

“A cheque in the mail might have a flyer saying it is easier, time efficient, or ecofriendly. Haven’t noticed it anywhere else. Bank teller has not mentioned it. Might talk about it with roommates, but not much of a natural conversation.”

For future communication, some interview participants, notably those under age 25, said that information should come through social media or YouTube. A few others said that information from their banking institution or tax advisor would be a useful way of communicating with them about direct deposit.

A few said more information on how to enroll, in addition to emphasising that it is faster, would be helpful information, particularly those who felt unsure about the various avenues for enrollment or expressing concern about the enrollment process not being straightforward, quick or easy.

“(In terms of communications messaging) let them know how easy it actually was. You don’t have to go anywhere or do anything. You can do it on your phone right now. If I was targeting myself I would put it on YouTube and then probably Facebook next because there’s a larger age range on Facebook.”

“I think the younger people would like that you can do it on your phone right there and I think that older people would like that you can just go into the bank and they would take care of it for you.”

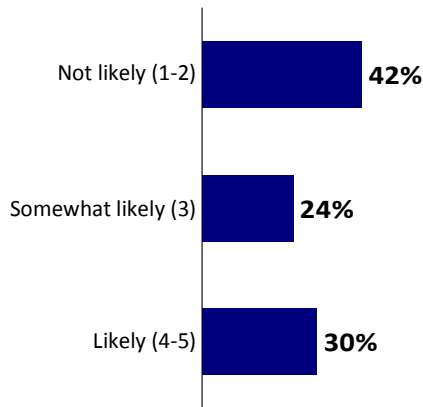
“It would be nice if the bank – when I do my online banking they are always advertising different things – it might be interesting around tax time if they advertised signing up for direct deposit.”

“I guess for people who aren’t used to technology and that’s why they’re not using it, like for the elderly or younger people who don’t know, just to let them know it’s not a difficult process.”

Potential Influence of FI/Advisors

One in three (30%) of those who receive cheques only said if they heard about the benefits signing up for direct deposit from a bank employee, financial advisor or someone else they go to for financial advice or information, they would be likely to investigate signing up. Another 24% indicated they would be somewhat likely to do so. A higher proportion, however, 42%, said it is not likely that they would want to find out more about direct deposit.

Chart 13: Potential Influence of FI/Advisors



Q10C. If you heard about the benefits of signing up for direct deposit from a bank employee, financial advisor or someone else you go to for financial advice or information, how likely would you be to investigate signing up or find out more?

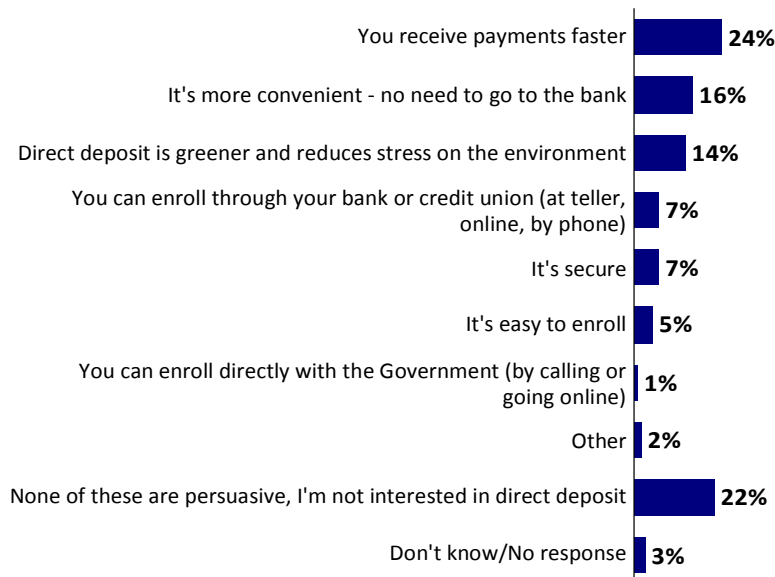
Base: n=427

- Results do not vary by subgroup due to smaller sample size.

Motivational Influences on Decision-Making

In all, one in five (22%) of those who receive payments only by cheque said they are not interested in signing up for direct deposit. However, slightly more (24%) indicated they could be persuaded by the message that they would receive payments faster through direct deposit. Fewer than one in five could be persuaded by a message related to convenience and not having to go to the bank (16%), or that direct deposit is “greener” and reduces stress on the environment (14%). Fewer feel they could be persuaded by other messages: enrolling through their bank (7%), that direct deposit is secure (7%), or easy enrollment (5%).

Chart 14: Compelling Messages about Enrolling



Q22. If you were making a decision today about whether or not to enroll in direct deposit for a Government of Canada payment, which of the following main messages or arguments would you consider to be the most persuasive in having you decide to sign up?

Base: n=427

- Those under 35 are more likely to say it is more convenient or greener (24% in each case).
- Men are more often persuaded by the speed of receiving the payment (28% vs. 17% among women). Women, on the other hand, are more often persuaded by the environmentally-friendly argument than men (20% vs. 10%).

Interviews Findings

Although many of the 12 interview participants who currently receive payments by cheque are not resistant to transitioning away from cheques, other than that they “haven’t gotten around to it”, few could identify or foresee the prompt that would motivate them to actually make the switch.

While many of the 12 listed advantages of receiving payments from the Government of Canada by direct deposit such as speed and convenience, some felt a persuasive message should focus more on the available enrollment options. For example, very few participants were aware they could register through their financial institution. Some also felt that emphasizing the safety of electronic transactions could help those with security concerns. For a few, the advantages are understood, but they would like assurances that the process would be easy to do. A few said that having someone assist them with the process would help them actually make the transition. One felt that knowing direct deposit was a “greener” option would weigh on their conscience and motivate them to take the time to switch.

“I’m happy with the system I have. If it’s not broken, I’m not going to try to fix it.”

“I think to get people to use it you’d have to promote that it’s safe and secure and easy to use.”

“The only argument that has had any weight on my conscious has been the ‘go green, paperless’ option, which is strong and valid.”

—“Having more information about how to register, or knowing the process to enrol is easy might sway [me] to sign up, but again it comes down to simply not having gotten around to it yet.”

“It’s the simplicity of it. It’s like ordering your groceries online and picking them up it just saves you time not having to go to the bank. One step, it’s there.”

“Go Green. This is efficient. This is safe. Just keep saying those three things over and over again. You get you money faster, you get it safely and you’re supporting the environment.”

Quite apart from the idea of direct deposit payments from the Government of Canada, respondents said the most important factor when making decisions is security (61%). Nearly half indicated doing things efficiently and saving time (47%) as most important. This factor of efficiency is far more important for those who have already chosen direct deposit (48%) than those who are receiving cheques (36%) or a combination of both (32%). On average, over one in three (37%) indicated convenience as the most important factor. The concept of having control is an important factor for those receiving cheques (42%) or a combination of cheques and direct deposit (34%) than those using direct deposit (25%) to receive cheques from the Government of Canada. An average of about one in four (22%) cited simplifying their life as important.

Over two in five indicated that, apart from direct deposit payments with the Government of Canada, it is most important for them to avoid unnecessary risk (44%) or wasting time (41%). About one-third cited complications (33%) or inconvenience (32%) as things to avoid. A similar proportion overall (33%) said they avoid not having control, although this is higher among those receiving cheques (41%) or both (41%) from the Government of Canada than those using direct deposit.

- Regionally, those from Quebec are more likely to say it is important to do things efficiently and save time (55%) or simplifying their life (28%). Those in Quebec are also more likely to say they avoid wasting time (53%) or complications (44%). Respondents in British Columbia and the Territories are more apt to cite convenience (45%) as important. Those in Ontario are more likely to say inconvenience (39%) is something they avoid.
- Younger respondents (age 44 and under) are more likely to say doing things efficiently is important (52 to 57%). Those under age 35 are more apt to indicate that wasting time (49%) and inconvenience (38%) is something they avoid when making decisions.
- Those receiving CCB (58%) or a tax refund (50%) payments are more likely than those receiving other payments to say that efficiency is important, and also more likely to say they avoid wasting time (52% of CCB recipients, 44% tax refund). Those receiving CPP (32%) are more likely to say having control is important and they avoid not having control (39%). Respondents receiving EI (48%) and GST/HST (38%) payments are more likely to indicate they avoid complications.

Table 8: General Priorities Guiding Decision-Making

Q13A. Quite apart from direct deposit or payments from the Government of Canada, which of these are generally most important to you when you are making decisions? We would like you to select only the two most important to you.	Cheque only	Both	Direct Deposit only
<i>n=</i>	211	224	1088
Security	58%	62%	61%
Having control	42%	34%	25%
Doing things efficiently and saving time	36%	32%	48%
Convenience	32%	41%	37%
Simplifying my life	19%	18%	22%
None of these	2%	2%	0%
No response	1%	1%	1%
Q13B. Quite apart from direct deposit or payments from the Government of Canada, which of these are generally most important for you to avoid when you are making decisions? We would like you to select only the two most important to you.	Cheque only	Both	Direct Deposit only
<i>n=</i>	216	232	1109
Unnecessary risk	43%	43%	44%
Not having control	41%	41%	32%
Wasting time	34%	40%	41%
Inconvenience	32%	29%	32%
Complications	30%	31%	33%
None of these	2%	1%	3%
No response	4%	3%	3%

APPENDICES

A. METHODOLOGICAL DETAILS

The survey is comprised of 3,080 completed cases of Canadians, 18 years of age and older who have received at least one payment from the Government of Canada since March 2020. This includes 883 who received at least one payment by cheque (427 who receive payments only by cheque and 456 who have received payments through a combination of cheque and direct deposit), which is the primary target group for the survey. It also includes 486 who have registered for direct deposit in the recent past (294 since March 2020 and 192 in the preceding 12 months or so); the secondary target group for the survey.

The survey sample was randomly selected from the *Probit* panel, which is assembled using a random digit dial (RDD) process for sampling from a blended land-line cell-phone frame, which provides full coverage of Canadians with telephone access. Ten percent of the sample was collected with cell phone only sample. Roughly 40% were collected by trained, bilingual interviewers, while the majority were collected through online self-administration. This randomly recruited probability sample carries with it a margin of error of +/-1.8% at a 95% confidence interval. The margin of error for each of the target groups is between 3.3% and 4.5%.

The interview length averaged 12 minutes online and 16 minutes by telephone, and was collected between June 22 – July 20, 2020.

Response Rate

The participation rate for the survey is 12%. This includes 28% obtained online. A total of 7,683 invitations were sent, although 346 bounced as invalid, for a valid base of 7,336. 1,354 cases were completed although another 692 were found to be ineligible. Ineligibility was largely due to no Government of Canada payments being received, although 20% were out of scope because they are employees of the Government. The participation rate of 27.9% is calculated based on the combined 1,354 completes and ineligible cases (692), divided by the base of valid invitations sent.

Telephone contacts are broken into three groups in Table 9: *Probit* panel members; RDD landline and RDD cell phone. Although there is considerable variation based on sample source, the overall response rate is 7% based on the following outcomes of contacts.

Table 9: Response Rate by Sample Source

	Probit	RDD Landline	RDD Cellphone	Total
Total	2,347	20,572	3,717	22,919
Invalid Responses				
Blocked by Provider	10	126	3	136
Business/Fax	6	183	19	189
Invalid Number	52	3,420	180	3,472
Total Invalid	68	3,729	202	3,797
Valid Sample	2,279	16,843	3,515	19,122
Non-Responding				
Call Back	1,633	11,880	2,748	13,513
Incomplete (refusal)	4	14	13	18
Language Barrier	3	118	7	121
Refusal	165	4,021	410	4,186
Total Non-Responding	1,805	16,033	3,178	17,838
Responding				
Complete	359	467	203	826
Ineligible	113	256	131	369
Quota Filled	2	87	3	89
Total Responding	474	810	337	1,284
Response Rate	20.8%	4.8%	9.6%	6.7%

Sample Proportions

Results are weighted to population proportions of Canadians 18 or older as the closest approximation of the study population. Results are weighted for region, age, and gender. Since efforts were made to include a minimum number of cases in the two target groups, the weight also includes the proportion of cases collected in the two target groups (i.e., those who are receiving payments by cheque or have recently enrolled in direct deposit), prior to any oversampling in order to restore the natural representation of these cases in the overall sample.

Following are the characteristics of the sample of Canadians 18 years of age and older who have received at least one payment from the Government of Canada since March 2020. These are presented as both the unweighted and weighted proportions.

Table 10: Sample Proportions

	Unweighted Proportions	Weighted Proportions
Gender	3080	3080
Male	55%	48%
Female	45%	51%
Age Group	3080	3080
16 to 24	8%	8%
25 to 34	17%	20%
35 to 44	14%	16%
45 to 54	16%	18%
55 to 64	20%	17%
65 or older	24%	21%
No response	1%	1%
Region	3080	3080
British Columbia	13%	13%
Alberta	12%	11%
Saskatchewan	4%	3%
Manitoba	4%	4%
Ontario	36%	36%
Quebec	22%	24%
Atlantic Canada	8%	8%
Territories	1%	1%
Target Groups	3080	3080
Received Payments by Cheque only	14%	7%
Recently enrolled (Sept 2019 or later)	16%	11%

Non-response bias

A comparison of each unweighted sample with 2016 Census figures from Statistics Canada suggests the possibility of a slight under representation of women compared with men, as shown in Table 10, provided the characteristics of those receiving payments from the Government of Canada since March 202 is similar to the overall population of Canadians 18 or older. There is a more educated sample in each survey than found in the population with 41% reporting university degrees in the survey compared with 25% in the population.

Survey Questionnaire

WINTRO

Online Intro

Thank you for agreeing to complete this survey on financial issues for the Government of Canada. This will only take 10 minutes of your time. The survey is registered with the Research Verification Service of the Canadian Insights Research Council (CIRC).

Please rest assured that your answers are completely confidential. This means that no individual will be associated with the survey's results - rather, they will be rolled up into large categories to protect the confidentiality of each respondent. And, your responses will not have any impact on services you may receive from the Government of Canada. The survey is completely voluntary.

A few reminders before beginning...

INSTRUCTIONS

* You may change the language of the survey at any time by clicking on the language link in the top right corner of your screen.

* If you leave the survey before completing it, you can return to the survey URL later, and you will be returned to the page where you left off. Your answers up to that point in the survey will be saved.

* If you have any questions about how to complete the survey, please call EKOS at 1-866-211-8881 or email us at online@ekos.com. Thank you in advance for your participation.

PINTRO

Phone Intro

Contact info:

Name: _____

Gender: _____

Age Group: _____

Region: _____

Hello/Bonjour (pause), the Government of Canada is conducting a research survey on financial issues to Canadians. Would you prefer that I continue in English or French? Préférez-vous continuer en français ou en anglais?

Note: if at this point the respondent prefers to respond in French then the interviewer must be able to either proceed with the interview in French or read the following statement: "Je vous remercie. Quelqu'un vous rappellera bientôt pour mener le sondage en français."

My name is _____ of EKOS Research, the company hired to do the survey. The survey takes about 10 minutes to complete. It is registered with the Research Verification Service of the Canadian Insights Research Council (CIRC). No individual will be associated with the survey's results - rather, they will be rolled up into large categories to protect the confidentiality of each respondent. And, your responses will not have any impact on services you may receive from the Government of Canada.

Your participation is voluntary and completely confidential. Your answers will remain anonymous. May I continue?

PRIV

This call may be recorded for quality control or training purposes.

QGOV

Are you currently paid as an **employee** by the Government of Canada?

Yes	1
No	2

QSEX

<[Phone]Record gender of respondent[ELSE]What is your gender?>

<[Phone]DO NOT ASK>

Male	1
Female	2
Other, please specify :	77
Prefer not to answer	99

QAGEX

In what year were you born?

NOTE: ANSWER THE FULL YEAR, I.E. 1977 as "1977"

Year :	77
Prefer not to answer	99

QAGEY

Hesitant

Would you be willing to tell me in which of the following age categories you belong?

16 to 24	1
25 to 34	2
35 to 44	3
45 to 54	4
55 to 64	5
65 or older	6
Prefer not to answer	99

Q1 [1,11]

What type of payments have you received from the Government of Canada since March of this year, when business and school closures as well as public health restrictions started related to the COVID-19 pandemic?

Select all that apply

<[Phone]Read list slowly and ask yes/no for each one>

Emergency/Pandemic-Related Payments	51
Canada Emergency Response Benefit or CERB	1
Canada Emergency Student Benefit or CESB	2
Employment Insurance	3
GST or HST payments and supplemental pandemic payment (in April)	4
Canada Child Benefit, top up (in May)	5

	52
Other/Regular Payments	53
Income Tax refund	6
<i>[Not Quebec]</i>	
Canada Pension Plan	7
Old Age Security	8
Regular GST or HST credit	9
Canada Child Benefit or other child benefit payment	10
	54
Other (e.g. Veterans Affairs, federal pension, student loans), please specify :	77
None have not received any payments from the Government of Canada since March (start of the pandemic in Canada) <[Phone](THANK AND CODE IG)>	88
Don't know / No response <[Phone](THANK AND CODE IG)>	99

CALCQ1

Calculation

At least 2 or more payments	1
Only 1 payment	2

PREQ2

How have you received these payments during the months since the start of the pandemic in March? <[Phone]Was it by cheque in the mail or through direct deposit, or both?>

<[Phone]Prompt if needed>

Q2A

Canada Emergency Response Benefit or CERB	
By cheque	1
By direct deposit	2
Both (some by cheque and others by direct deposit)	3
Don't know / No response	99

Q2B

Canada Emergency Student Benefit or CESB	
By cheque	1
By direct deposit	2
Both (some by cheque and others by direct deposit)	3
Don't know / No response	99

Q2C

Employment Insurance	
By cheque	1
By direct deposit	2
Both (some by cheque and others by direct deposit)	3
Don't know / No response	99

Q2D

GST or HST payments and added pandemic payment (in April)	
By cheque	1
By direct deposit	2
Both (some by cheque and others by direct deposit)	3
Don't know / No response	99

Q2E

Canada Child Benefit, top up (in May)	
By cheque	1
By direct deposit	2
Both (some by cheque and others by direct deposit)	3
Don't know / No response	99

Q2F

Income Tax refund	
By cheque	1
By direct deposit	2
Both (some by cheque and others by direct deposit)	3
Don't know / No response	99

Q2G

Canada Pension Plan	
By cheque	1
By direct deposit	2
Both (some by cheque and others by direct deposit)	3
Don't know / No response	99

Q2H

Old Age Security	
By cheque	1
By direct deposit	2
Both (some by cheque and others by direct deposit)	3
Don't know / No response	99

Q2I

Regular GST or HST credit	
By cheque	1
By direct deposit	2
Both (some by cheque and others by direct deposit)	3
Don't know / No response	99

Q2J

Canada Child Benefit or other child benefit payment	
By cheque	1
By direct deposit	2
Both (some by cheque and others by direct deposit)	3
Don't know / No response	99

Q2K

Other (Q1 open response)	
By cheque	1
By direct deposit	2
Both (some by cheque and others by direct deposit)	3
Don't know / No response	99

CALCQ2PRE

Calculation	
At least one direct deposit (excluding Q2BA answer)	1
No direct deposit	2

Q2BA

No direct deposit

Did you receive <[CALCQ1 = 1]any of your payments[ELSE]your payment> through direct deposit?

Yes	1
No	2
Do not recall	98
Don't know / No response	99

Q2BB

Direct deposit in Q2 or Q2BA

When did you enrol in direct deposit? <[Phone]Was it... (Read list)>

Since March 2020 and the start of the pandemic	1
In the year or so before the pandemic (2019 to February 2020)	2
Before 2019	3
Do not recall	98
Don't know / No response	99

Q3 [1,22]

Cheque only (No direct deposit)

Why haven't you enrolled in direct deposit for <[CALCQ1 = 1]all> your Government of Canada payments? <[Phone]Is it because... (Read list slowly and ask yes/no for each one)>

Select all that apply	
Process too complicated	1
Wasn't aware that direct deposit was available <[CALCQ2 = 1]for this payment>	2
Don't want to provide my banking information	3
Haven't had time/Never got around to it	5
Didn't know I needed to enroll with each department	6
Prefer receiving a cheque for some payments	7
Don't have a bank account	8
Not worth it for just 1 or 2 cheques a year	11
Was never asked to use it / just never came up	12
I don't trust it, others can withdraw money from my account	14
I don't do online banking or have a computer	16
Cashing a cheque gives me a reason to go to my bank	17
I like to review my cheque before depositing it to make sure it's right first	18
I have better control with cheques (e.g., I may be overdrawn at the bank)	19

My bank holds my funds for a number of days and I need it right away	20
Concerns about my privacy/personal information being mishandled	21
Other (specify)	77
Don't know / No response	99

Q3B

Both direct deposit and cheque

Why have you received some payments through cheque and some through direct deposit?

<[Phone]Read list if necessary>

I signed up for direct deposit after I started receiving payments	1
Different payments are coming from different departments	2
Something else (specify)	77
Do not recall	98
Don't know / No response	99

Q4X1

Enrolled in direct deposit in 2019 or later

For the payments you are receiving by direct deposit, did you enroll through your bank or directly with the Government of Canada?

Through your bank	1
Directly with the Government	2
Both	3
Don't know / No response	99

Q4X2 [1,5]

Enrolled in direct deposit in 2019 or later

Was this... <[Phone](Read list)>

Select all that apply

Online	1
By phone	2
In person	3
By mail/in an application form	4
Other (specify)	77
Don't know / No response	99

Q4B [1,6]

Enrolled in direct deposit in 2019 or later

Why was this the method of enrollment that you chose?

Select all that apply

<[Phone]Read list if necessary>

Easiest/most convenient	1
Fastest	2
Most reliable and secure	3
Someone else helped me using this method/suggested it	4
The only way I knew about	5
Safest during the pandemic/lockdown period	6
Other (specify)	77
Don't recall	98
Don't know / No response	99

PQ5A

Direct deposit or both, and enrolled in direct deposit in 2019 or later

Once you enrolled for direct deposit, how satisfied were you with ... ? <[Phone]Would you say not at all satisfied, not very satisfied, somewhat satisfied, satisfied or very satisfied? (Prompt for each one, if needed)>

Q5A1

Direct deposit or both, and enrolled in direct deposit in 2019 or later

the length of time it took to receive your first direct deposit payment for <insert selected type of payment receiving>

Not at all satisfied	1
Not very satisfied	2
Somewhat satisfied	3
Satisfied	4
Very satisfied	5
Don't know / No response	99

Q5B1

Direct deposit or both, and enrolled in direct deposit in 2019 or later

the process of enrolling for direct deposit for insert selected type of payment receiving>

Not at all satisfied	1
Not very satisfied	2
Somewhat satisfied	3
Satisfied	4
Very satisfied	5
Don't know / No response	99

Q5C1 [1,3]

Direct deposit, both or DK, and not satisfied in Q5A

Can you tell me why you were less than satisfied with the length of time it took to receive your first direct deposit payment, once you enrolled?

Please specify :	77
Don't know / No response	99

Q5C2 [1,3]

Direct deposit, both or DK, and not satisfied in Q5B

Can you tell me why you were less than satisfied with your experience enrolling for direct deposit?

Please specify :	77
Don't know / No response	99

Q6 [1,10]

Cheque or both

What do you see as the advantages of receiving a paper cheque for a payment? <[Phone]Would you say... (Read list slowly and ask yes/no for each one)>

Select all that apply	
None	1
I am used to cheques/comfort/Just a habit	2
It's more secure	3
I don't have a bank account and the local business cashes my cheque	4
I don't have a computer	5

I don't do online banking or don't have a computer	6
Cashing a cheque gives me a reason to go to my bank	7
I like to review my cheque before depositing it to make sure it's right first	8
I have better control with cheques (e.g., there are no holds on the cheque, I may be overdrawn at the bank)	9
My bank holds my funds for a number of days and I need it right away	10
Other (specify)	77
None really, but I can deposit my cheque by simply taking a photo of it with my phone	98
Don't know / No response	99

Q7

Cheque or both

How willing would you be to receive payment(s) from the Government of Canada using direct deposit <[CALCQ2F = 1]only>? <[Phone]Would you say not at all willing, not very willing, somewhat willing, willing or very willing?>

<[Phone](IF ASKED: This would involve signing up, in-person, over the phone or online with the Government so that the Government could deposit your payment directly into your account.)>

Not at all willing	1
Not very willing	2
Somewhat willing	3
Willing	4
Very willing	5
Don't know / No response	99

PREQ7B

Cheque or both and not willing in Q7

As an alternative to the cheque you receive now, how willing would you be to receive your payment through: <[Phone]Would you say not at all willing, not very willing, somewhat willing, willing or very willing?>

Q7BA

Cheque or both and not willing in Q7

A prepaid card	
Not at all willing	1
Not very willing	2
Somewhat willing	3
Willing	4
Very willing	5
Don't know / No response	99

Q7BB

Cheque or both and not willing in Q7

An alternative form of electronic payment that would not require you to provide the Government with your banking information

Not at all willing	1
Not very willing	2
Somewhat willing	3
Willing	4
Very willing	5
Don't know / No response	99

Q7C

What proportion of Canadians do you think receive their payments from the Government of Canada through direct deposit? <[Phone]Your best guess is fine.>

<[Phone]Read list if necessary>

Under 10%	1
10-19%	2
20-29%	3
30-39%	4
40-49%	5
50-59%	6
60-69%	7
70-79%	8
80-89%	9
90% or higher	10
Don't know	98
No response	99

Q8

Cheque or both and somewhat/very willing in Q7

What would be the easiest way for you to sign up for direct deposit for your Government of Canada payments? Would it be ...?

<[Phone]Read list>

By filling out a paper form and sending it in by mail to the Government of Canada	1
Through a teller at my bank with assistance	2
Through my banks' website or online banking portal	3
By calling into a 1-800 number with the Government of Canada	4
By going into a Government of Canada office for assistance (such as a Service Canada office)	5
Through the Government of Canada's website (e.g., My CRA Account or My Service Canada Account)	6
Other (specify)	77
Don't know / No response	99

Q8B

No direct deposit

How long do you think it would take to register for direct deposit?

<[Phone](Interviewer : Just your best guess is fine)>

Minutes	77
Don't know	98
No response	99

Q8C

No direct deposit

How easy or difficult do you think the direct deposit registration process is? <[Phone]Would you say very difficult, somewhat difficult, neither easy nor difficult, somewhat easy or very easy?>

Very difficult	1
Somewhat difficult	2
Neither easy nor difficult	3
Somewhat easy	4
Very easy	5

Don't know	98
No response	99

Q11

Direct deposit or both

Have you ever changed the banking information that you have on file with the Government of Canada? This might include changing the name of your banking provider, or changing your account information with the Government of Canada.

Yes	1
No	2
Don't know / No response	99

Q11A [1,10]

Direct deposit or both, and Yes changed banking info in Q11

How did you do this?

Select all that apply

<[Phone]Read list if necessary>

With a paper form through the mail	1
Online (e.g. CRA My Account or My Service Canada Account)	2
By phone	3
Through a teller at the bank	4
Online through my financial institution	5
In person	6
Through a pension application form or income tax form	7
Other (specify)	77
Don't know / No response	99

Q15 [1,5]

Today, Canadians can enrol in direct deposit through a number of methods including using a paper form, by telephone, by going online to the CRA My Account or My Service Canada account depending on the payment, or by going directly through most banks' websites. In order to improve options for Canadians we want to understand how you normally conduct your banking transactions?

Select all that apply

<[Phone]Read list if necessary>

Through a teller	1
Using an online banking portal	2
Using a mobile banking application	3
Through an ATM	4
Over the phone	5
I do not have a bank account	88
Don't know / No response	99

Q17

How confident are you in the Government of Canada's ability to protect your personal information?

1 No confidence at all	1
2	2
3 Some confidence	3

4	4
5 Strong confidence	5
Don't know / No response	99

Q9A

Have you seen, read or heard anything recently about signing up for direct deposit with the Government of Canada to receive your payments?

Yes	1
No	2
Don't recall	98
No response	99

Q9A2 [1,10]

Heard of signing up in Q9A

Where did you see, read or hear about signing up for Direct Deposit?

Select all that apply

<[Phone]Read list if necessary>

On television	1
Insert with my cheque promoting direct deposit	2
Employee at my bank/credit union	3
On my online banking portal/website	4
Tax preparer/financial advisor	5
A friend/family member	6
Social media	7
Government of Canada website (e.g., CRA)	8
Government of Canada employee	9
Other (specify)	77
Don't recall	98
No response	99

Q9B [1,7]

Cheque or both, and heard of signing up in Q9A

What was the key message or piece of information that you recall about signing up for direct deposit? <[Phone]Was it because... (Read list slowly and ask yes/no for each one)>

Select all that apply

You receive payments faster	1
It's secure	2
It's more convenient no need to go to the bank	3
It's easy to enrol	4
Now you can enrol through most banks	5
Your payment will not be delayed due to unforeseen circumstances such as a mail strike or bad weather	6
Other (specify)	77
Don't recall	98
No response	99

Q9C [1,7]

Cheque or both

Which of the following would be a good place for you to learn about signing up for direct deposit for your Government of Canada payments?

Select all that apply

<[Phone]Read list>

On the Government of Canada website	1
Information with the cheques I receive from the Government of Canada	2
Through your bank teller/ATM	3
Through your bank's website/online portal	4
Through your accountant/financial advisor	5
Through a trusted friend or family member	6
<[Phone](Please read as part of list)> Something else (specify)	77
Don't know	98
No response	99

Q10C

Cheque only

If you heard about the benefits of signing up for direct deposit from a bank employee, financial advisor or someone else you go to for financial advice or information, how likely would you be to investigate signing up or find out more?

Not at all likely	1
Not very likely	2
Somewhat likely	3
Likely	4
Very likely	5
Don't know / No response	99

Q22

No direct deposit (cheque only)

If you were making a decision today about whether or not to enrol in direct deposit for a Government of Canada payment, which of the following main messages or arguments would you consider to be the most persuasive in having you decide to sign up?

<[Phone]Read list slowly and ask yes/no for each one>

You receive payments faster	1
It's secure	2
It's more convenient no need to go to the bank	3
It's easy to enrol	4
You can enrol directly with the Government (by calling or going online)	5
You can enrol through your bank or credit union (at teller, online, by phone)	6
Direct deposit is greener and reduces stress on the environment	7
Other (specify)	77
None of these are persuasive, I'm not interested in direct deposit	97
Don't know	98
No response	99

Q13A [1,2]

Half sample between Q13A and Q13B

Quite apart from direct deposit or payments from the Government of Canada, which of these are generally most important to you when you are making decisions? We would like you to select only the two most important to you. <[Phone]We are only looking for the 2 most important. I'll read a list of 5 slowly.>

Select up to 2	
Doing things efficiently and saving time	1
Security	2
Convenience	3
Simplifying my life	4
Having control	5
None of these	97
No response	99

Q13B [1,2]

Half sample between Q13A and Q13B

Quite apart from direct deposit or payments from the Government of Canada, which of these are generally most important for you to avoid when you are making decisions? We would like you to select only the two most important to you. <[Phone]We are only looking for the 2 most important. I'll read a list of 5 slowly.>

Select up to 2	
Wasting time	1
Unnecessary risk	2
Inconvenience	3
Complications	4
Not having control	5
None of these	97
No response	99

DEMIN

Finally, I'd like to ask you some questions for statistical purposes. I'd like to remind you that all your answers are completely confidential.

QLANG [1,2]

What is the language you first learned at home as a child and still understand?

<[Phone](DO NOT READ LIST. ACCEPT UP TO TWO RESPONSES.)>

English	1
French	2
Other (specify)	77
Prefer not to answer	99

QEMP

Which category best fits your current job status?

<[Phone](READ LIST. ACCEPT ONE ANSWER ONLY)>

Employed	1
Self-employed	3
On short term leave from work (leave of absence, sick leave, or short-term work disability)	5

Temporarily laid off from my job (e.g., furloughed)	6
Unemployed, but looking for work	7
Unemployed and not looking for work	8
Retired/long term disability	9
Staying at home to care for my family	10
Post-secondary student during the academic year	11
<[Phone](DO NOT READ)> Not working for other reasons (please specify) :	77
<[Phone](DO NOT READ)> Prefer not to answer	99

QEMP2

Student

Were you also working while in school?

Yes	1
No	2
Prefer not to answer	99

QEMP3

Employed, self-employed, student (if working)

<[QEMP = 11]Were you working full-time (35 or more hours per week)?[ELSE]Is that full-time (35 or more hours per week)?>

Yes	1
No	2
Prefer not to answer	99

QUNEMP

Unemployed, retired, at home, student, other, NR, QEMP

Were you employed part- or full-time **in the past year**?

Yes	1
No	2
Prefer not to answer	99

QEDU

What is the highest level of formal education that you have completed?

<[Phone](READ LIST. ACCEPT ONE ANSWER ONLY)>	
Grade 8 or less	1
Some high school	2
High School diploma or equivalent	3
Registered Apprenticeship or other trades certificate or diploma	4
College, CEGEP or other non-university certificate or diploma	5
University certificate or diploma below bachelor's level	6
Bachelor's degree	7
Post graduate degree above bachelor's level	8
Prefer not to answer	99

QINC

Which of the following categories best describes your total household income in 2019? That is, the total income of all persons in your household combined, before taxes?

<[Phone]Read list>	
Under \$20,000	1
\$20,000 to just under \$40,000	2
\$40,000 to just under \$60,000	3
\$60,000 to just under \$80,000	4
\$80,000 to just under \$100,000	5
\$100,000 to just under \$150,000	6
\$150,000 and above	7
<[Phone](DO NOT READ)> Prefer not to answer	99

QINC2

Since mid-March when non-essential businesses and schools closed, has your household income:

Generally increased	1
Largely stayed the same	2
Generally decreased	3
Prefer not to answer	99

THNK

That concludes the survey. This survey was conducted on behalf of Public Services and Procurement Canada. In the coming months the report will be available from Library and Archives Canada. Thank you very much for taking part. It is appreciated. Your answers have been saved and you may now close your browser window.

THNK2

Screened-out

Unfortunately, based on your responses you are ineligible to participate in this survey. Thank you for your time!

B. INTERVIEW GUIDE

Public Opinion Research on Direct Deposit

Key Informant Interview Guide July 2020

Public Services and Procurement Canada (PSPC) operates the Direct Deposit Initiative that is working to reduce the use of printed cheques in favour of direct deposit. EKOS Research Associates (EKOS) is currently conducting research to gather information to inform program and communications decisions about direct deposit, improving communications, promotions and outreach activities.

As part of this study, EKOS is conducting a number of interviews are being conducted with those who recently completed the national survey. Recognizing that your time is valuable, we are offering \$40 to thank you for participating. The interview is expected to last about 15 to 20 minutes. Participation is voluntary and your confidentiality will be respected. No information that might directly or indirectly reveal your identity will be released or published without your specific consent to the disclosure. The interview will, however, be recorded to allow the interviewer to prepare summary notes from the interview. The recording will be destroyed once the notes have been finalized.

Cheque only

1. What are some of the payments you currently receive from the Government of Canada?
About how many times a year would you receive a payment?
 - a. Do you currently receive, or have you in the past received any other payments such as payment from any employer, by direct deposit?
2. Were you aware that you can receive payments from the Government of Canada by direct deposit?
 - a. How many people would you say are likely receiving physical cheques from the Government of Canada, as in, what percent of the population?
 - b. Have you ever considered changing from a physical cheque to direct deposit?
3. Why do you prefer to receive cheques? Is this for only some payments or all of them?
 - a. What specific concerns or barriers do you have about receiving payments through direct deposit? [too difficult, not trustworthy, loss of control, not worthwhile]

- b. Why do you feel this way/what makes you say that?
4. What do you think the advantages are for using direct deposit? What would motivate some people to use it?
 - a. Is that also a benefit or advantage for you?
 - b. How does this balance against the concerns or barriers you mentioned
 5. What would make a difference for you, that is persuade you or make it worthwhile for you to use direct deposit instead of receiving cheques.
 6. What would need to happen for you to move to direct deposit?
 - a. Information about the security of your information
 - b. Information on or assistance in registering
 - c. An easy way to sign up/fast & easy registration process
 - d. Changing the amount of banking information you need to provide
 - e. Ability to specify or control things like what account it goes into, or the timing of when it is deposited
 7. Have you seen any information or ads about direct deposit, or heard anyone tell you about it?
 - a. Where/who was this from? And, what about it, if anything seems compelling or seemed interesting? (e.g., not getting lost in the mail, speed of receiving payment, etc)
 - b. What would be the strongest reason or message from this type of information that you would find convincing?

Conclusion

8. Do you have anything else you would like to add?

Thank you for your participation!

Recent Registrants to Direct Deposit

1. When did you sign up for direct deposit?
2. Had you been receiving payments from the Government of Canada by cheque before that?
3. What made you decide to register for direct deposit at that time?
4. Had you seen any information or ads about direct deposit, or heard anyone tell you about it before you signed up?
 - a. Where/who was this from? And, what about it, if anything seemed compelling or interesting to you personally? (e.g., not getting lost in the mail, speed of receiving payment, etc.)
 - b. What was the strongest reason or message from this type of information for you?
 - c. Did seeing or hearing this information have a role in/ prompt you to register?
5. Why had you been receiving cheques before that time?
 - a. What specific concerns or barriers did you have, if any, about receiving payments through direct deposit?
 - b. Why was that?
6. What do you see as the advantages for using direct deposit? What would motivate people to use it?
 - a. Is that the benefit or advantage you saw when you decided to enroll?
 - b. How does this balance against the concerns or barriers you mentioned earlier?
7. What do you think would make a difference for most people (i.e., persuade them or make it compelling for them to use direct deposit instead of receiving cheques).
8. What was the main consideration for you in moving over to direct deposit?
 - a. Information about the security of your information
 - b. Information on or assistance in registering
 - c. That is was offered from your bank's online banking portal
 - d. An easy way to sign up/fast & easy registration process
 - e. Changing the amount of banking information you need to provide
 - f. Ability to specify or control things like what account it goes into, or the timing of when it is deposited

9. Now, let's talk about the enrollment process. How did you enroll for direct deposit? (details on direct enrollment with GC or through financial institution, online, versus phone, in-person, etc.)
 - a. Was anyone helping you with the registration process?
 - b. What made you choose that method of enrolling? Did you end up completing the process in the way you started or did you have to switch part way to a different method/approach? If so, why?

10. How did you find the process of enrolling?
 - a. Easy/difficult – straightforward/confusing
 - b. Length of time to actually enroll (how long did it take?)
 - c. Was it as expected, easier/shorter, or longer/harder than you expected?

11. *If lengthy, switched methods or difficult/confusing:* What would have made it easier for you to enroll for direct deposit?

Conclusion

12. Do you have anything else you would like to add?

Thank you for your participation!