

NATIONAL PAYROLL WEEK 2014

2014 “Getting Paid In America” Survey Results

1. How certain are you that your payroll withholding and the net amount of your paycheck is correct each payday?		
Answer Options	Response Percent	Response Count
Very certain	69.0%	18673
Somewhat certain	24.2%	6538
Not very certain	3.7%	1001
Not at all certain	1.8%	493
Don't know	1.4%	366

2. According to the IRS, the average tax refund in 2013 was \$2,700. Do you prefer getting a large tax refund at the end of the year or would you rather have the refund as an extra \$103* in each paycheck throughout the year? (*Calculation based on biweekly payroll.)		
Answer Options	Response Percent	Response Count
Large tax refund	48.7%	13059
More money each paycheck	46.0%	12319
Didn't know I had an option	5.3%	1421

3. Why do you prefer a large tax refund over getting paid more money in each paycheck?		
Answer Options	Response Percent	Response Count
I can use it to make a big purchase (more than \$200)	21.8%	2844
I can use it to pay down/off credit card or other debt	26.9%	3508
I can use it to boost my retirement savings	4.5%	593
I can use it for a vacation	20.6%	2689
I can use it to boost my emergency savings	21.6%	2821
Not sure	4.4%	578

4. Why do you prefer more money in each paycheck?		
Answer Options	Response Percent	Response Count
I need it for living expenses like rent, food, gas, etc	32.1%	3945
I contribute to savings each pay period	9.5%	1169
I contribute to retirement savings each pay period	14.7%	1806
I don't want to give the government an interest-free loan	43.7%	5378

5. What's more important to you, better health benefits or higher wages?		
Answer Options	Response Percent	Response Count
Better health benefits	43.0%	11471
Higher wages	57.0%	15212

6. How difficult would it be to meet your current financial obligations if your next paycheck were delayed for a week?		
Answer Options	Response Percent	Response Count
Very difficult	30.5%	8135
Somewhat difficult	35.3%	9397
Not very difficult	19.5%	5204
Not at all difficult	14.3%	3807
Don't know	0.4%	107

7. How do you receive your pay?		
Answer Options	Response Percent	Response Count
Direct deposit	96.0%	25561
Payroll card	0.5%	133
Prepaid reloadable card	0.2%	54
Paper paycheck	3.0%	805
Other method	0.3%	79

8. How did you become aware of any fees associated with your payroll card?		
Answer Options	Response Percent	Response Count
My employer explained them	37.6%	50
The card provider explained them	37.6%	50
By using the card	24.8%	33

9. What choices were you given regarding your wage payments?		
Answer Options	Response Percent	Response Count
Direct deposit, check, or payroll card	36.6%	390
Direct deposit or payroll card	13.1%	140
Check or payroll card	18.3%	195
Other	32.0%	341

10. Does your employer provide an employee self-service portal, where you can access your pay and benefits information online?		
Answer Options	Response Percent	Response Count
Yes	83.1%	22110
No	16.9%	4495

11. How do you prefer to access your employee self-service portal?		
Answer Options	Response Percent	Response Count
Desktop computer	49.3%	13104
Laptop computer	24.6%	6544
Tablet computer	2.5%	673
Smart phone	7.1%	1895
Telephone	0.3%	85
Kiosk at work	0.9%	241
I am not required to input my hours worked	11.1%	2961
Other	4.0%	1056

12. Have you ever deposited your paycheck or any other check by scanning it with your smart phone or tablet?		
Answer Options	Response Percent	Response Count
Yes	24.1%	6393
No	75.9%	20150

13. How do you receive your annual Form W-2, Wage and Tax Statement?		
Answer Options	Response Percent	Response Count
Paper W-2 only	35.4%	9397
Electronic W-2 only	25.6%	6779
Paper and Electronic W-2	39.0%	10334

14. How do you input the hours you work at your place of employment?		
Answer Options	Response Percent	Response Count
Badge/card reader	12.2%	3239
Biometric scan	4.5%	1187
Telephone	1.2%	319
PDA	0.2%	56
PC	42.5%	11237
Smart phone	1.8%	469
Tablet	0.6%	159
Custom/Other	37.0%	9798

15. President Obama recently issued an Executive Order raising the minimum wage for federal contractor employees to \$10.10 an hour. Would you support raising the minimum wage to \$10.10 an hour for all of America's employees? What do you think? Let us know on Facebook.		
Answer Options	Response Percent	Response Count
Yes	68.8%	18195
No	31.2%	8240

16. Which "benefit" is the most important to you at work?		
Answer Options	Response Percent	Response Count
Vacation time	15.5%	4102
Health insurance	42.7%	11277
Retirement plan	17.0%	4495
Flexible schedule	22.5%	5944
Other	2.3%	603

17. The President recently proposed a new retirement savings account for Americans who don't have access to an employer-sponsored retirement savings plan. The program, MyRA, will allow workers who sign up to have a portion of their paycheck directly deposited into their retirement account automatically every payday. Do you plan to sign up for this program?		
Answer Options	Response Percent	Response Count
I plan to sign up	6.5%	1706
No, because my employer already offers a retirement savings plan	82.4%	21717
No, because I already contribute to a retirement savings plan outside of work	5.7%	1515
No, because my employer does not offer direct deposit	0.5%	142
No, because my employer does not offer split deposit (i.e., direct deposit into 2 or more accounts)	0.9%	226
No, because I am not saving for retirement.	4.0%	1059