



APA'S NATIONAL PAYROLL WEEK 2004 SURVEY

Getting Paid In America



Survey Results

22593 individuals responded to this survey as of 5 p.m. on September 10, 2004.

1. How certain are you that your payroll withholding and the net amount of your paycheck are correct each payday?

Very certain	14769	.....65.4%
Somewhat certain.....	6168	.....27.3%
Not very certain	929	.....4.1%
Not at all certain	444	.....2.0%
Don't know	282	.....1.2%

2. How confident are you that your employer has disaster recovery/business continuity plans in place to ensure your payroll operations remain uninterrupted under any circumstances?

Very confident	9418	.....41.7%
Somewhat confident.....	8284	.....36.7%
Not very confident	2064	.....9.1%
Not at all confident	878	.....3.9%
Don't know	1944	.....8.6%

3. How difficult would it be to meet your current financial obligations if your next paycheck were delayed for a week?

Very difficult	6699	.....29.7%
Somewhat difficult	8753	.....38.7%
Not very difficult.....	4812	.....21.3%
Not at all difficult.....	2328	.....10.3%

4. How confident are you that your employer adequately protects vital payroll and personal information such as the amount of your salary/wages, social security number, and direct deposit bank account number?

Very confident	13249	.....58.6%
Somewhat confident.....	719131.8%
Not very confident	12415.5%
Not at all confident	4442%
Don't know	4662.1%

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5. How would you feel if your company went to a “paperless payroll” – your check is deposited directly into your bank account and you view your pay stub online and print it as needed?

Company already does it		
and I like it	8139	.....36%
I would like it	9691	.....42.9%
Inconvenienced/unhappy	1977	.....8.8%
Wouldn't matter	2780	.....12.3%

6. How would you feel if your company paid you by issuing a “payroll card” that you would use like a debit card, instead of paying you with a paper check or direct deposit?

Company already does it		
and I like it	394	..... 1.7%
I would like it	3436	..... 15.2%
Inconvenienced/unhappy	14904	..... 66%
Wouldn't matter	3853	..... 17.1%

7. Do you support the use of biometric technology (fingerprints or hand recognition) to record employee time and attendance?

I wouldn't have a problem		
with it	11580	..... 51.3%
I think it would be an invasion		
of employee privacy	6228	..... 27.6%
I don't have an opinion		
either way	4746	..... 21%

8. Which of the following do you participate in via automatic payroll deductions? Check all that apply.

Company 401(k) plan	15903
Other retirement savings plan	4962
Flexible spending accounts	8241
Savings bond purchases	930
Section 529 college tuition savings plan	524
Regular savings	9318
Charitable contributions such as	
United Way, etc.....	1
Other.....	8240
None of these	2234
My company does not offer this service	560

9. Should the social security system be changed to allow employees to invest part of their payroll taxes in their own private investment account?

Yes.....	1433263.4%
No.....	342515.2%
I don't know	483621.4%

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10. How are you planning to finance your retirement years?

I will rely solely on social security benefits	4822.1%
I am actively saving now to support my retirement	7557	.....33.4%
I will rely on a combination of my savings and anticipated social security benefits	12292	.....54.4%
I anticipate inheriting money to pay for my retirement	176	.....0.8%
I have not yet begun to plan for my retirement	2085	.....9.2%

11. If you received a 100% raise in pay tomorrow, what would you do with the extra money?

Have it automatically deposited into savings every payday.....	2786	.....12.3%
Contribute as much of it as possible to my 401(k) or other retirement plan account.....	6173	.....27.3%
Invest it.....	4250	.....18.8%
Pay off debt	905640.1%
Spend it on personal luxury items or vacations	3261.4%

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