Survey details

• Nationally representative survey of 1,626 adults

• Includes an oversample of adults who:
  o Do not have a checking account, or
  o Have a checking account but also have used alternative financial services (AFS, such as nonbank check-cashing, bill-pay, payday loans, or who regularly used prepaid cards) in the past year
  o Are identified as “AFS/unbanked” on slides

• Survey dates: May 28, 2014 – June 18, 2014

• Margin of error: +/- 3.0 percentage points
Feelings toward the Postal Service

Your local post office branch

- **General public**
  - Very positive: 47%
  - Somewhat positive: 27%
  - Total: 74%

- **AFS/unbanked**
  - Very positive: 52%
  - Somewhat positive: 24%
  - Total: 76%

U.S. Postal Service

- **General public**
  - Very positive: 41%
  - Somewhat positive: 30%
  - Total: 71%

- **AFS/unbanked**
  - Very positive: 50%
  - Somewhat positive: 27%
  - Total: 77%
Feelings toward institutions

Stores that cash checks and pay bills for a fee
- Very positive: 58%
- Somewhat positive: 24%
- Neutral: 18%

Payday lenders
- Very positive: 9%
- Somewhat positive: 30%
- Neutral: 56%

The bank or credit union branch you visit most often
- Very positive: 30%
- Somewhat positive: 52%
- Neutral: 18%

Credit unions
- Very positive: 58%
- Somewhat positive: 24%
- Neutral: 18%

Banks
- Very positive: 47%
- Somewhat positive: 27%
- Neutral: 26%

Letter carriers who deliver your mail
- Very positive: 60%
- Somewhat positive: 18%
- Neutral: 22%

Your local post office branch
- Very positive: 41%
- Somewhat positive: 30%
- Neutral: 29%

U.S. Postal Service
- Very positive: 41%
- Somewhat positive: 30%
- Neutral: 29%

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Most visit a postal branch at least occasionally

- Never
  - AFS/unbanked: 9%
  - General Public: 6%
- Visited but not in the past year
  - AFS/unbanked: 13%
  - General Public: 10%
- Visited occasionally in the past year
  - AFS/unbanked: 53%
  - General Public: 58%
- Visited regularly in the past year
  - AFS/unbanked: 24%
  - General Public: 26%
Views of customer service

The payday lender you visit most often

- **General public**: 50% Very positive, 26% Somewhat positive
- **AFS/unbanked**: 53% Very positive, 24% Somewhat positive

The store you visit most often to pay bills for a fee

- **General public**: 32% Very positive, 25% Somewhat positive
- **AFS/unbanked**: 32% Very positive, 25% Somewhat positive

The check casher you visit most often

- **General public**: 32% Very positive, 26% Somewhat positive
- **AFS/unbanked**: 32% Very positive, 26% Somewhat positive

The bank/credit union branch you visit most often

- **General public**: 61% Very positive, 24% Somewhat positive
- **AFS/unbanked**: 53% Very positive, 24% Somewhat positive

Note: Asked only of those who use these services
Money orders at USPS do not matter to majority

As you may know, the Postal Service offers money orders in branches. Do you favor that, oppose it, or doesn’t it matter to you?

- Favor: 30%
- Oppose: 1%
- Doesn’t matter: 69%
If the Postal Service offered prepaid debit cards in branches, where customers could deposit checks or cash onto the cards, use the cards for purchases, or withdraw cash at an ATM, would you favor that, oppose it, or wouldn’t it matter to you?

<table>
<thead>
<tr>
<th></th>
<th>General public (%)</th>
<th>AFS/unbanked (%)</th>
<th>Rep (%)</th>
<th>Dem (%)</th>
<th>Ind (%)</th>
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<tbody>
<tr>
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<td>38</td>
<td>19</td>
<td>29</td>
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<tr>
<td>Oppose</td>
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<td>9</td>
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<td>9</td>
<td>11</td>
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<tr>
<td>Wouldn’t matter</td>
<td>63</td>
<td>52</td>
<td>71</td>
<td>60</td>
<td>61</td>
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</tbody>
</table>
If banks or credit unions began operating a window at post offices, where customers could open or access checking and savings accounts, would you favor that, oppose it, or wouldn't it matter to you?

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<tbody>
<tr>
<td>Favor</td>
<td>28</td>
<td>33</td>
<td>27</td>
<td>30</td>
<td>25</td>
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<tr>
<td>Oppose</td>
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<td>17</td>
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<td>14</td>
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<td>Wouldn’t matter</td>
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<td>57</td>
<td>56</td>
<td>59</td>
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</table>
If convenience stores offered some postal services, such as weighing packages, postage, and drop-off boxes, would you favor that, oppose that, or wouldn’t it matter to you?

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<th>Rep (%)</th>
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<th>Ind (%)</th>
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<td>46</td>
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<tr>
<td>Oppose</td>
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<td>11</td>
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<td>9</td>
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<tr>
<td>Wouldn’t matter</td>
<td>46</td>
<td>43</td>
<td>43</td>
<td>45</td>
<td>47</td>
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Majority favors arguments for postal financial services

Statement A: Providing financial services at Postal Service branches will expand access to safe financial products for low- and middle-income Americans while providing a new source of revenue for the Postal Service.

Statement B: Providing financial services at Postal Service branches will divert resources from mail delivery and give the government-run Postal Service an unfair advantage over privately-run companies that already offer financial services.
In general population, few will use USPS AFS

If post office branches offered (service), how likely would you be to use/purchase it?

**Deposit a Check on a Prepaid Card**
- Very likely: 6%
- Somewhat likely: 15%
- Not that likely: 20%
- Not at all likely: 58%

**Prepaid Cards**
- Very likely: 6%
- Somewhat likely: 16%
- Not that likely: 22%
- Not at all likely: 56%

**Bill Pay**
- Very likely: 9%
- Somewhat likely: 17%
- Not that likely: 20%
- Not at all likely: 54%

**Small-Dollar Loans**
- Very likely: 4%
- Somewhat likely: 12%
- Not that likely: 18%
- Not at all likely: 65%

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AFS users likely to use lower-cost postal AFS

If a post office branch near you offered (service) at a lower price than other providers, how likely would you be to use it?

- **Check-cashing**:
  - Very likely: 46%
  - Somewhat likely: 34%
  - Total: 81%

- **Prepaid cards**:
  - Very likely: 32%
  - Somewhat likely: 59%
  - Total: 91%

- **Bill-pay**:
  - Very likely: 46%
  - Somewhat likely: 33%
  - Total: 79%

- **Payday loans**:
  - Very likely: 41%
  - Somewhat likely: 30%
  - Total: 71%

Note: Asked only of those who already use these nonbank services

*34.4 percent and 46.4 percent are somewhat or very likely, respectively; total rounds to 81 percent
If a bank or credit union had a location at the local post office where you could access bank accounts, would that make you more likely to open a bank account, or not?

More likely: 38%
Not more likely: 58%

Note: Asked only of those who do not have a checking account.
In choosing where to pay a bill/cash a check, which is the most important to you?

- Long hours of operation
  - Pay a bill: 14%
  - Cash a check: 22%

- The convenience of the location
  - Pay a bill: 29%
  - Cash a check: 29%

- How long you have to wait in line
  - Pay a bill: 21%
  - Cash a check: 15%

- The fee charged
  - Pay a bill: 28%
  - Cash a check: 29%

Note: Asked only of those who use nonbank check cashers or bill-pay services
In choosing where to get a payday loan, which is the most important to you?

- The certainty that you will be approved for the loan: 28%
- The convenience of the location: 20%
- How long you have to wait in line to get the loan: 11%
- The fee charged: 28%

Note: Asked only of those who use payday loans
Summary

- Postal Service, branches, carriers viewed positively

- Majority do not see postal financial services as mattering to them

- Of those with an opinion, they favor it—true of Republicans, Democrats, Independents, and those who use AFS or are unbanked

- Little interest in postal AFS from general population

- But if lower-priced AFS are offered at postal branches, most current AFS customers say they are likely to use them. Caveat: lower prices alone are unlikely to move them.