

**DIRECT EXPRESS ADOPTION SURVEY  
75 CALLERS REQUESTING INFORMATION BUT NOT SIGNING UP**

**SPRING 2009**

**INTRODUCTION**

**[ASK TO SPEAK TO SPECIFIC PERSON ON THE LIST. NO OTHER PERSON IN THE HOUSEHOLD QUALIFIES FOR THE SURVEY.]**

Hello. My name is \_\_\_\_\_ with KRC Research, an independent market research company. I am calling on behalf of the U.S. Department of the Treasury. May I speak with \_\_\_\_\_?

You recently called the Direct Express customer service center to request information about the Direct Express card. We are conducting an opinion survey of people who have expressed interest in the Direct Express card and would like to include your opinions for this important research project.

This is NOT a sales call. This call is for research purposes only. I am only interested in your opinions. All responses will be grouped together for reporting purposes. All of your individual responses will remain completely confidential. Your participation in this study is voluntary. The survey should take about 10 minutes of your time.

According to the Paperwork Reduction Act of 1995, you are not required to respond to a survey like this one unless you are given a valid OMB control number. The valid OMB control number for this survey is 1510-0074. **[IF NEEDED: You do not have to do anything with this information, I am just required to read it to you.]**

**IF NEEDED: Nothing you say will affect the amount of your benefit payment. I am only interested in your experiences with the Direct Express card.**

**INTERVIEWER INSTRUCTION: IF RESPONDENT EXPRESSES CONCERN AT ANY POINT DURING THE INTERVIEW, REASSURE THEM THAT YOU DO NOT WORK FOR THE GOVERNMENT. YOU ARE WORKING FOR AN INDEPENDENT RESEARCH COMPANY. THEIR ANSWERS WILL BE KEPT COMPLETELY CONFIDENTIAL AND THEIR INDIVIDUAL RESPONSES WILL NOT BE SHARED WITH ANYONE.**

**IF RESPONDENT WANTS A PHONE NUMBER TO CALL TO VERIFY THIS IS A LEGITIMATE SURVEY: NEVELYN JONES AT 202-874-9602.**

**SCREENER**

S1. GENDER: RECORD.

- Male..... 1
- Female..... 2

S2. Did you call to get information about the Direct Express card to receive Social Security benefits or an SSI payment for yourself, on behalf of someone else as their representative payee, or both?

- Self..... 1
- Someone else..... 2
- Both..... 3
- TERMINATE** Did NOT call for information about the Direct Express card. 4
- TERMINATE** Don't know/refused (VOL)..... 9

S3. What federal benefit payments do you currently receive – a Social Security payment, an SSI payment, or both? **(ACCEPT ONLY ONE RESPONSE.)**

- A Social Security payment..... 1
- An SSI payment..... 2
- Both..... 3
- Don't know/refused (VOL)..... 9

S4. Do you currently receive your Social Security or SSI payments as a paper check in the mail, directly deposited into your bank account, or through some other means? **(DO NOT READ ANSWER CHOICES.)**

- Paper check..... 1
- Direct deposit..... 2
- TERMINATE** Direct Express card..... 3
- TERMINATE** Other means..... 4
- TERMINATE** Don't know/refused (VOL)..... 9

S5. Who makes the decision on HOW you receive your payments? Do you make the decision yourself, make the decision along with someone else, or does someone else make the decision for you? **(READ RESPONSES. ACCEPT ONE RESPONSE.)**

- Make the decision yourself..... 1
- Make the decision along with someone else..... 2
- TERMINATE** Someone else makes the decision for you..... 3

**IF S2=1 OR 3**

For this survey, please answer the questions only about your own federal benefit payment.

**IF S2=2**

For this survey, please answer the questions about the federal benefit payment you receive for someone else.

**SATISFACTION, BANKING STATUS, WHERE HEARD**

1 In general, how satisfied are you with the way in which you currently receive your Social Security or SSI payments – very satisfied, somewhat satisfied, neither satisfied nor unsatisfied, somewhat unsatisfied, or very unsatisfied?

- Very satisfied..... 1
- Somewhat satisfied.....2
- Neither satisfied nor unsatisfied.....3
- Somewhat unsatisfied.....4
- Very unsatisfied.....5
- Don't know/refused (VOL).....9

2 Do you currently have a checking or savings account with a bank, credit union, or other financial institution?

- Yes..... 1
- No.....2
- Don't know/refused (VOL).....9

3 Have you ever had a checking or savings account with a bank, credit union, or other financial institution?

- Yes..... 1
- No.....2
- Don't know/refused (VOL).....9

4 Now I am going to read you a list of ways you may have heard about the Direct Express card as a way to receive your benefit payment. For each one I read, please tell me if you have or have not heard about the Direct Express card from that source. First... **(READ RESPONSES IN ORDER. ACCEPT ALL THAT APPLY.)**

- From the Social Security Administration when you enrolled for your benefit payment.....1
- From the Social Security Administration in some other way.....2
- A card or insert in your benefit check envelope.....3
- A relative or friend, not including children.....4
- Your child or children.....5
- A newsletter or publication from an organization.....6
- In the news.....7
- From a social worker or case worker.....8
- From a community organization that you visit.....9
- The Direct Express Web site.....10
- Some other way (SPECIFY) \_\_\_\_\_.....11
- Don't know/refused (VOL).....99

**CALLING EXPERIENCE**

5 When you called to get more information about the Direct Express card, did you get your information over the phone from the customer service representative, ask to be sent information in the mail, or both?

- Information over the phone.....1
- Information in the mail.....2
- Both.....3
- Don't know/refused (VOL).....9

6 About how long ago did you call to receive information about the Direct Express card? (READ RESPONSES.)

- Less than a week ago.....1
- One week to less than two weeks ago.....2
- Two weeks to less than three weeks ago.....3
- Three weeks to less than four weeks ago.....4
- Four weeks ago or more.....6
- Don't know/refused (VOL).....9

7 **(IF Q5=2 OR 3)** And have you received the information you requested in the mail?

- Yes..... 1
- No..... 2
- Don't know/refused (VOL).....9

8 If I may ask, what are the main reasons you **did not** sign-up for the Direct Express card on your initial call? Anything else? **(OPEN-END. RECORD VERBATIM RESPONSE. PROBE FOR UP TO THREE RESPONSES).**

-----

-----

-----

9 How likely are you to switch to the Direct Express card to receive your Social Security or SSI payment? **(READ RESPONSES.)**

- Very likely.....1
- Somewhat likely.....2
- Neither likely nor unlikely.....3
- Somewhat unlikely.....4
- Very unlikely.....5
- Don't know/refused (VOL).....9

<b>REASONS FOR USING DIRECT EXPRESS</b>
---

Now I am going to read you some reasons some people say they would be interested in using the Direct Express card to receive their federal benefit payment. After I read each statement, please tell me how likely you would be to consider using the Direct Express card to receive your federal benefit payment.

Here's the first one **[READ STATEMENT]**. Hearing this, would you definitely consider, probably consider, might or might not consider, probably not consider, or definitely not consider using the Direct Express card to receive your federal benefit payment? **(RANDOMIZE STATEMENTS.)**

		Defin	Probably	Might/ might not	Probably not	Defin not	DK (vol)
	<b>ASK Q10-13 IF S4=1</b>						
10	It's safer because your check won't get lost or stolen.	1	2	3	4	5	9
11	It's convenient because you don't have to go to the bank to cash or deposit your check.	1	2	3	4	5	9
12	You get your money immediately on payment day without having to wait for a check to arrive in the mail.	1	2	3	4	5	9
13	It is cheaper than cashing a paper check.	1	2	3	4	5	9
	<b>ASK ALL</b>						
14	It has the MasterCard logo.	1	2	3	4	5	9
15	You can use it to pay bills or make purchases instead of carrying cash.	1	2	3	4	5	9
16	There is no credit check required.	1	2	3	4	5	9
17	You don't have to have a bank account to use it.	1	2	3	4	5	9
18	There are no overdraft fees.	1	2	3	4	5	9
19	It gives you the option of using a debit card to pay bills and make purchases.	1	2	3	4	5	9

		Defin	Probably	Might/ might not	Probably not	Defin not	DK (vol)
20	It's easier than managing a bank account.	1	2	3	4	5	9
21	It allows you to avoid money being taken from a bank account for past debts.	1	2	3	4	5	9
22	It allows you to avoid fees associated with a bank account, like minimum balance fees.	1	2	3	4	5	9

23 In surveys like this sometimes people change their mind. Based on what you just heard, how likely are you to switch to the Direct Express card to receive your Social Security or SSI payment? **(READ RESPONSES.)**

- Very likely.....1
- Somewhat likely.....2
- Neither likely nor unlikely.....3
- Somewhat unlikely.....4
- Very unlikely.....5
- Don't know/refused (VOL).....9

24 Regardless of how likely you are to sign up for the Direct Express card, based on what you've heard, what would be the MOST important benefits of the Direct Express card to you personally? Anything else? **(OPEN-END. RECORD VERBATIM RESPONSE. PROBE FOR UP TO THREE RESPONSES).**

-----

-----

-----

25 And what are your main CONCERNS about signing up for the Direct Express card to receive your federal benefit payments? Anything else? **(OPEN-END. RECORD VERBATIM RESPONSE. PROBE FOR UP TO THREE RESPONSES).**

-----  
 -----  
 -----

**INFORMATION ON USAGE**

Now I am going to ask you a few questions about different ways you might have learned about the Direct Express card.

**(ASK IF Q5=1 OR 3)** Do you think the **Direct Express customer service representative** did an excellent, very good, good, fair, or poor job on each of the following? **(READ. RANDOMIZE.)**

		Excellent	Very good	Good	Fair	Poor	DK (vol)
26	Clearly explaining how to use the Direct Express card.	1	2	3	4	5	9
27	Making you feel comfortable about the security of the Direct Express card.	1	2	3	4	5	9
28	Explaining all the different ways you could use the Direct Express card.	1	2	3	4	5	9
29	Helping you understand what fees you might pay using the Direct Express card.	1	2	3	4	5	9
30	Helping you understand how to avoid paying fees associated with the Direct Express card.	1	2	3	4	5	9
31	Clearly answering any questions you asked.	1	2	3	4	5	9
32	Explaining the benefits of the Direct Express card.	1	2	3	4	5	9

**(ASK IF Q7=1)** Do you think the Direct Express brochure you received in the mail did an excellent, very good, good, fair, or poor job on each of the following? **(READ. RANDOMIZE.)**

		Excellent	Very good	Good	Fair	Poor	DK (vol)
33	Clearly explaining how to use the Direct Express card.	1	2	3	4	5	9
34	Making you feel comfortable about the security of the Direct Express card.	1	2	3	4	5	9
35	Explaining all the different ways you could use the Direct Express card.	1	2	3	4	5	9
36	Helping you understand what fees you might pay using the Direct Express card.	1	2	3	4	5	9
37	Helping you understand how to avoid paying fees associated with the Direct Express card.	1	2	3	4	5	9
38	Clearly answering any questions you had.	1	2	3	4	5	9
39	Explaining the benefits of the Direct Express card.	1	2	3	4	5	9
40	How familiar are you with the fees associated with using the Direct Express card to receive your federal benefit payments? (READ RESPONSES.)						
	Very familiar.....						1
	Somewhat familiar.....						2
	Not that familiar.....						3
	Not familiar at all.....						4
	Don't know/refused (VOL).....						9
41	Do you think the fees for using the Direct Express card are more, less, or about the same as what you are paying now to receive and use your Social Security or SSI payment?						
	More.....						1
	Less.....						2
	About the same.....						3
	Don't know/refused (VOL).....						9

**DEMOGRAPHICS**

Finally, I have a few questions for statistical purposes only.

42 Do you currently receive benefits or payments from your state government for things like food stamps, welfare, or child support on an Electronic Benefit Transfer or EBT card?

- Yes..... 1
- No..... 2
- Don't know/refused (VOL)..... 9

43 In general, how often do you use the Internet or World Wide Web for things other than sending or receiving e-mail? **(READ RESPONSES.)**

- More than once a day..... 1
- About once a day..... 2
- 3 to 5 days a week..... 3
- 1 to 2 days a week..... 4
- Once every few weeks..... 5
- Never..... 6
- Don't know/refused (VOL)..... 9

44 What is your age? **(DO NOT READ LIST.)**

- Under 18..... 1
- 18 to 24..... 2
- 25 to 29..... 3
- 30 to 34..... 4
- 35 to 39..... 5
- 40 to 44..... 6
- 45 to 49..... 7
- 50 to 54..... 8
- 55 to 59..... 9
- 60 to 64..... 10
- 65 to 69..... 11
- 70 to 74..... 12
- 75 to 79..... 13
- 80 to 84..... 14
- 85 and older..... 15
- Don't know/refused (VOL)..... 99

- 45 What is the last grade of school you have completed? **(READ RESPONSES.)**
- Less than grade six.....1
  - Grade six to eight.....2
  - Some high school.....3
  - Completed high school.....4
  - Completed GED.....5
  - Some college or trade school.....6
  - Completed college.....7
  - Some post graduate or professional school.....8
  - Completed graduate school or professional school.....9
  - Don't know/refused (VOL).....99
- 46 Are you of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban, or other Latin American background?
- Yes.....1
  - No.....2
  - Don't know/refused (VOL).....9
- 47 **(ASK IF Q46=2 OR 9)** To ensure we have opinions from a wide variety of people, which of the following categories best describes your ethnic group? **(READ LIST. ACCEPT ONE RESPONSE.)**
- White or Caucasian.....1
  - Black or African American.....2
  - American Indian or Alaskan Native.....3
  - Asian (e.g. Asian Indian, Chinese, Filipino, Japanese Korean, Vietnamese).....4
  - Native Hawaiian or other Pacific Islander.....5
  - Other ethnic origin.....6
  - Don't know/refused (VOL).....9
- 48 Approximately how many years have you been receiving your Social Security or SSI benefit payment?
- \_\_\_\_\_
- (RECORD. IF LESS THAN 1 YEAR RECORD 1).
- Don't know/refused (VOL).....99
- 49 RECORD LANGUAGE INTERVIEW WAS CONDUCTED IN.
- English.....1
  - Spanish.....2

Thank you for your time. Just in case my supervisor needs to verify that I conducted this interview, would you please tell me your first name?

-----

RECORD FROM SAMPLE:

Phone:.....(\_\_\_\_)\_\_\_\_-\_\_\_\_\_  
CBSA code.....\_\_\_\_\_  
State: .....\_\_\_\_\_  
Region:.....\_\_\_\_

DATE OF INTERVIEW.....\_\_ / \_\_ / 09

Thank you again. Goodbye.