

**DIRECT EXPRESS CARDHOLDER SURVEY  
600 DIRECT EXPRESS® CARDHOLDERS**

**SPRING 2010**

**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 to ask about your experience with the **Direct Express®** card. May I speak with \_\_\_\_\_?

This is NOT a sales call. This call is for research purposes only. We are conducting a survey of people who have signed up for the **Direct Express** card, a debit card that allows people to receive their Social Security or Supplemental Security Income payments electronically instead of by paper check.

We would like to include your opinions for this very important research project to help us better understand your needs. All of your individual responses will remain completely private and will not be shared with the government or anyone else. I am only interested in your opinions. This survey should take about 10 minutes of your time.

**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: XXXX.**

**IF RESPONDENT SPEAKS SPANISH PLEASE CONDUCT THE INTERVIEW IN SPANISH.**

**SCREENER**

S1. RECORD FROM SAMPLE.

Social Security Recipient.....1  
Supplemental Security Income Recipient.....2

S2. GENDER: RECORD.

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

S3. Did you sign up for 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 sign up for the **Direct Express** card.....4  
**TERMINATE** Don't know/refused (VOL).....9

S3a. **(ASK IF S3=2 OR 3)** And do you receive a payment for . . (READ RESPONSES. ACCEPT ALL THAT APPLY.)

A minor child living in your household.....1  
An adult child living in your household.....2  
An adult child not living in your household.....3  
A parent living in your household.....4  
A parent not living in our household.....5  
Other (VOL).....6  
Don't know/refused (VOL).....9

S4. What payments do you receive on your **Direct Express** card – 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

S5. Approximately how long have you been receiving your benefit payment on the **Direct Express** card? **(READ RESPONSES.)**

**TERMINATE** One to two months.....1  
Three to four months.....2  
Five to six months.....3  
Seven to eight months.....4  
Nine to twelve months.....5  
One year or more.....6  
Don't know/refused (VOL).....9

- S6. Have you activated and used your **Direct Express** card? **(READ RESPONSES.)**
- |                  |                               |   |
|------------------|-------------------------------|---|
|                  | Yes.....                      | 1 |
| <b>TERMINATE</b> | No.....                       | 5 |
| <b>TERMINATE</b> | Don't know/refused (VOL)..... | 9 |

**IF S3=1 OR 3**

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

**IF S3=2**

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

**WHERE HEARD/BANKING STATUS**

- 1 How did you enroll in the **Direct Express** card? **(READ RESPONSES. ACCEPT ONE RESPONSE.)**
- |  |   |   |
|--|---|---|
|  | By calling the <b>Direct Express</b> 1-800 number.....  | 1 |
|  | Through the <b>Direct Express</b> Web site.....   | 2 |
|  | Through the Social Security Administration when you enrolled for your Social Security or SSI payment..... | 3 |
|  | By calling the Social Security Administration 1-800 number.....   | 4 |
|  | Through a paper enrollment form you sent in the mail.....   | 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 Before signing up for the **Direct Express** card, did you 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 |
- 4 Before signing up for the **Direct Express** card, how were you most recently receiving your Social Security or SSI payment? **(READ RESPONSES. IF Q3=2 DO NOT READ PUNCH 1.)**
- |  |   |   |
|--|---|---|
|  | By direct deposit to your bank or credit union account..... | 1 |
|  | By paper check.....   | 2 |
|  | A debit card other than the <b>Direct Express</b> card..... | 3 |
|  | Some other way (SPECIFY) _____.....                         | 4 |
|  | Don't know/refused (VOL).....                               | 9 |

**SATISFACTION WITH THE DIRECT EXPRESS CARD**

5 Overall, how satisfied are you with the **Direct Express** card? **(READ RESPONSES).**

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

6 How likely are you to continue receiving your benefit payment on the **Direct Express** card? **(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

7 And, how likely would you be to recommend that a family member or friend, who receives a federal benefit payment, receive the payment on the **Direct Express** card? **(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

**INFORMATION ON USAGE**

8 Do you feel you understand how to use the **Direct Express** card . . .? **(READ RESPONSES.)**

- Extremely well..... 1
- Very well..... 2
- Somewhat well..... 3
- Not too well..... 4
- Not well at all..... 5
- Don't know/refused (VOL)..... 9

9 Now I am going to read you some ways you may have gotten information about how to use the **Direct Express** card. For each one I read, please tell me if you have or have not gotten information about how to use the **Direct Express** card from that source. First ...  
**(RANDOMIZE. READ RESPONSES. ACCEPT ALL THAT APPLY.)**

The customer service representative when you called to sign-up for the <b>Direct Express</b> card.....	1
By calling the <b>Direct Express</b> customer service number.....	2
By calling the Social Security Administration.....	3
A brochure.....	4
The <b>Direct Express</b> Web site.....	5
The materials that came in the mail with your card.....	6
A family member or friend.....	7
A social worker or case worker.....	8
From a community organization.....	9
Some other way (SPECIFY) _____.....	10
Don't know/refused (VOL).....	99

**USAGE**

Now I am going to read you different statements about the **Direct Express** card. After I read each statement please tell me whether you were aware or NOT aware of this feature of the **Direct Express** card. If you were not aware, that's fine, please just say so.

		Aware	Not Aware	DK (vol)
10	You can receive one free ATM withdrawal per month at ATMs within the <b>Direct Express</b> network.	1	2	9
11	You can make purchases at grocery stores, restaurants, or other retail locations FOR FREE.	1	2	9
12	You can get cash back FOR FREE from grocery stores or other retail locations.	1	2	9
13	You can get verification of your monthly deposit and balance by calling the toll free <b>Direct Express</b> customer service number and listening to the voice recording without talking to a live customer service representative.	1	2	9
14	You can get an alert that your monthly deposit has been made as a text message on your cell phone for free.	1	2	9

		Aware	Not Aware	DK (vol)
15	You can get a low balance alert as a text message on your cell phone for free.	1	2	9
16	You can pay many bills like utilities and cable television by phone.	1	2	9
17	You can purchase items over the Internet.	1	2	9

Now I am going to read you different ways you can use the **Direct Express** card. After I read each one, please tell me how often you use your **Direct Express** card for that activity in a typical month– 20 or more times a month, 11 to 19 times a month, five to ten times a month, two to four times a month, once a month, or never.

Here’s the first one [READ ITEM]: **(REPEAT SCALE AS NECESSARY. RANDOMIZE.)**

**ASK Q26 IF Q17=1. CODE ALL OTHERS AS NEVER.**

		20 or more times	11 to 19 times	5 to 10 times	2 to 4 times	Once	Never	DK (vol)
18	Get cash back at ATM machines.	1	2	3	4	5	6	9
19	Make purchases at grocery stores, restaurants, or other retail locations.	1	2	3	4	5	6	9
20	Get cash back from grocery stores or other retail locations.	1	2	3	4	5	6	9
21	Purchase money orders.	1	2	3	4	5	6	9
22	Pay bills, such as cable television and utility bills.	1	2	3	4	5	6	9
23	Buy something over the Internet.	1	2	3	4	5	6	9
24	Transfer the money to a bank account.	1	2	3	4	5	6	9
25	Get cash back from a bank branch or teller.	1	2	3	4	5	6	9

		20 or more times	11 to 19 times	5 to 10 times	2 to 4 times	Once	Never	DK (vol)
26	Pay bills such utilities and cable television by phone.	1	2	3	4	5	6	9

27 **(ASK IF Q18=1,2,3)** Why do you use ATMs to get cash instead of getting cash back at grocery stores or other retail locations? (OPEN-END.)

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28 How often do you use CASH instead of your **Direct Express** card to make purchases at grocery stores, restaurants, retail stores, or similar places? (**READ RESPONSES.**)

- All of the time..... 1
- Most of the time..... 2
- Some of the time..... 3
- Rarely..... 4
- Never..... 5
- Don't know/refused (VOL)..... 9

29 **(ASK IF Q28=1,2,3)** Why do you use cash instead of your **Direct Express** card to make purchases? (OPEN-END. **RECORD VERBATIM RESPONSE.**)

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Now I am going to read you reasons some people say that using your **Direct Express** card to make purchases at grocery stores, restaurants, and other retail locations is better than using cash. After I read each one, please tell me how convincing a reason that is to use your **Direct Express** card to make purchases instead of using cash.

Here's the first one [READ ITEM]: (**REPEAT SCALE AS NECESSARY. RANDOMIZE.**)

[PLACEHOLDER]

<b>EXCLUSIVE CASH USERS</b>
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30 Do you regularly take all or most of your money from the **Direct Express** card in cash either from a bank teller or through ATM withdrawals at the beginning of each month?

- Yes..... 1
- GOTO Q35** No..... 2
- GOTO Q35** Don't know/refused (VOL)..... 9

**IF S3=2 AND S3A≠1 GO TO Q33**

31 **(ASK IF Q30=1)** Are you required to pay your rent only by cash or a money order each month, or can you pay in other ways as well? If you own the dwelling in which you live please just say so.

- By cash or money order..... 1
- GOTO Q33** Other ways as well..... 2
- GOTO Q33** Own dwelling I live in..... 3
- GOTO Q33** Don't know/refused (VOL)..... 9

32 **(ASK IF Q31=1)** And, is that the MAIN reason you take all or most of the money from your Direct Express card in cash each month, or do you do that for other reasons?

- Yes, because of rent..... 1
- No, because of other reasons..... 2
- Don't know/refused (VOL)..... 9

33 **(ASK IF Q31=2, 3 OR 9 OR IF Q32=2 OR 9)** If I may ask, what is the MAIN reason you take all or most of your money from the **Direct Express** card in cash each month? **(OPEN-END. RECORD VERBATIM RESPONSE.)**

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34 **(ASK IF Q31=2 OR 9).** Does your landlord or the management of the housing you live in accept MasterCard or Visa debit cards for rent payments?

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

<b>CALL CENTER</b>
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35 On the day your regular benefit payment is due each month, do you usually check to confirm that a deposit has been made to your **Direct Express** card? **(ACCEPT ONE RESPONSE.)**

- Yes..... 1
- No..... 2
- Sometimes (VOL)..... 3
- Don't know/refused (VOL)..... 9

36 **(ASK IF Q35=1 OR 3)** Why do you feel the need to confirm your payment has been deposited to your **Direct Express** card? **(OPEN-END. RECORD VERBATIM RESPONSE.)**

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37 **(ASK IF Q35=1 OR 3)** How do you check to confirm a deposit has been made to your **Direct Express** card most often? **(READ RESPONSES. ACCEPT ONE RESPONSE.)**

- Call the **Direct Express** customer service number.....1
- Check your balance at an ATM.....2
- Some other way (SPECIFY).....3
- Don't know/refused (VOL).....9

38 **(IF Q37=1)** When you call to verify that a deposit has been made to your **Direct Express** card, do you choose to speak to a live customer service representative or do you rely on the voice recording?

- Speak to a live customer service representative.....1
- Voice recording.....2
- Both (VOL).....3
- Don't know/refused (VOL).....9

39 In a typical month, how many times do you call the customer service number to check your balance or transactions made on your **Direct Express** card? **(READ RESPONSES.)**

- 20 or more times a month.....1
- Eleven to 19 times a month.....2
- Five to ten times a month.....3
- Two to four times a month.....4
- Once a month.....5
- Never.....6
- Don't know/refused (VOL).....9

40 **(IF Q39=1-5)** When you call to check your balance or transactions made on your **Direct Express** card, do you choose to speak to a live customer service representative to verify the information, or do you rely on the voice recording?

- Speak to a live customer service representative.....1
- Voice recording.....2
- Both (VOL).....3
- Don't know/refused (VOL).....9

41 (ASK IF Q38 OR 40=1 OR 3) Why do you ask to speak to a live customer service representative to verify that a deposit has been made or to check your balance and transactions instead of using the interactive voice recording? (OPEN-END. RECORD VERBATIM RESPONSE.)

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42 How likely would you be to speak to a live customer service representative to verify a deposit or check your balance and transactions if each call cost you one dollar?

- Very likely..... 1
- Somewhat likely..... 2
- Somewhat unlikely..... 3
- Very unlikely..... 4
- Don't know/refused (VOL)..... 9

43 How likely would you be to speak to a live customer service representative to verify a deposit or check your balance and transactions if each call cost you five dollars?

- Very likely..... 1
- Somewhat likely..... 2
- Somewhat unlikely..... 3
- Very unlikely..... 4
- Don't know/refused (VOL)..... 9

44 And, how likely would you be to speak to a live customer service representative to verify a deposit or check your balance and transactions if you could receive a text message on your cell phone verifying deposits and receiving a weekly balance alert?

- Very likely..... 1
- Somewhat likely..... 2
- Somewhat unlikely..... 3
- Very unlikely..... 4
- Don't know/refused (VOL)..... 9

**DEMOGRAPHICS**

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

45 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

- 46 In general, how often do you access the Internet to send and receive 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
  - Less often than once every few weeks.....6
  - Never.....7
  - Don't know/refused (VOL).....9
- 47 And, in general, how often do you access 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
  - Less often than once every few weeks.....6
  - Never.....7
  - Don't know/refused (VOL).....9
- 48 Do you currently have a working cell phone that you use on a regular basis? Please include any cell phones that you share with others in your household.
- Yes.....1
  - No.....2
  - Don't know/refused (VOL).....9
- 49 Of all the calls that you or your household receive, are (**READ RESPONSES**):
- All or almost all calls received on cell phones.....1
  - Some received on cell phones and some on regular landline phones.....2
  - Very few or none are received on cell phones.....3
  - Don't know/refused (VOL).....9
- 50 In what type of home do you reside? (READ LIST. ACCEPT ONLY ONE RESPONSE.)
- Apartment.....1
  - Mobile home.....2
  - Single family home.....3
  - Other (SPECIFY) .....4
  - Don't know/refused (VOL).....9

51 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

52 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

53 Would you describe yourself as...

Hispanic or Latino.....	1
Not Hispanic or Latino.....	2
Prefer not to answer.....	9

54 Would you describe yourself as (ACCEPT MULTIPLE ANSWERS)...

American Indian or Alaska Native.....	1
Asian.....	2
Black or African American.....	3
Native Hawaiian or Other Pacific Islander.....	4
White.....	5
Prefer not to answer.....	9

[PROVIDE THE NUMBER OF RESPONDENTS WHO SELECTED ONLY ONE CATEGORY SEPARATELY FOR EACH CATEGORY AS WELL AS DETAILED DISTRIBUTIONS, INCLUDING ALL POSSIBLE COMBINATIONS, OF MULTIPLE RESPONSES.]

55 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

56 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?

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RECORD FROM SAMPLE:

Phone:.....(\_\_\_\_)\_\_\_\_-\_\_\_\_\_  
CBSA code.....\_\_\_\_\_  
State: .....\_\_\_\_\_  
Region:.....\_\_\_\_\_  
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DATE OF INTERVIEW.....\_\_ / \_\_ / 10

Thank you again. Goodbye.