

**DIRECT EXPRESS® CARDHOLDER SURVEY
1,000 Direct Express Cardholders**

SUMMER 2013

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 prepaid debit card that allows people to receive their federal benefit payment 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 as allowed by law. I am only interested in your opinions. This survey should take about 17 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 INSTRUCTIONS: 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 CONFIDENTIAL AND THEIR INDIVIDUAL RESPONSES WILL NOT BE SHARED WITH ANYONE AS ALLOWED BY LAW.

IF RESPONDENT WANTS A PHONE NUMBER TO CALL TO VERIFY THIS IS A LEGITIMATE SURVEY: DALE WALTON AT 202-874-7118.

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

SCREENER

S1. RECORD PAYMENT TYPE FROM SAMPLE.

Social Security Recipient.....1
Supplemental Security Income Recipient.....2
Veterans Affairs Recipient.....3
Other.....4

S1a.	RECORD SIGN-UP DATE FROM SAMPLE.		
		Before May 1, 2011.....	1
		On or after May 1, 2011.....	2
		Other.....	4
S1b.	RECORD SIGN-UP DATE FROM SAMPLE.		
		Before March 1, 2013.....	1
		On or after March 1, 2013.....	2
		Other.....	4
S2.	GENDER: RECORD.		
		Male.....	1
		Female.....	2
S3.	Did you sign up for the Direct Express card to receive your federal benefit payments 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 your household.....	5
		Other (VOL).....	6
		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.

- S4. What payments do you receive on your **Direct Express** card? (**READ RESPONSES. ACCEPT ALL THAT APPLY.**)
- A Social Security payment.....1
 - An SSI payment.....2
 - A VA payment.....3
 - A Railroad Retirement Board payment.....4
 - Other federal benefit payments.....5
 - Don't know/refused (VOL).....9

- S4a. **ASK IF S4=1:** What type of Social Security payment do you receive? If you receive more than one, please tell me all the types you receive (**READ RESPONSES. ACCEPT ALL THAT APPLY.**)
- Disability benefits.....1
 - Retirement benefits.....2
 - Survivor benefits for a deceased parent or spouse.....3
 - Other (VOL).....4

- S4b. Did you sign up for the **Direct Express** card when you enrolled for benefits through the Social Security Administration or other agency, or did you apply for the card after you already began receiving your benefit payment by check or direct deposit?
- On initial enrollment.....1
 - After receiving payments.....2
 - TERMINATE** Don't know/refused (VOL).....9

- S5. Have you activated and used your **Direct Express** card?
- Yes.....1
 - TERMINATE** No.....2
 - TERMINATE** Don't know/refused (VOL).....9

- S6. Approximately how long have you been receiving your benefit payments 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 to less than two years.....6
 - Two years to less than three years.....7
 - Three years to less than four years.....8
 - Over four years.....9
 - TERMINATE** Don't know/refused (VOL).....99

BANKING STATUS

1 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

SATISFACTION WITH THE DIRECT EXPRESS CARD

Now I'd like to ask you some questions about your **Direct Express** card.

2 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

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. **(RANDOMIZE.)**

	Aware	Not Aware	DK (vol)
3 You can receive one free ATM withdrawal per month for each deposit without paying any fees if you use an ATM within the Direct Express network.	1	2	9
4 You can make purchases at grocery stores, restaurants, or other retail locations with no fee on the card.	1	2	9
5 You can get cash back when you make a purchase from grocery stores or other retail locations at no cost to you.	1	2	9

		Aware	Not Aware	DK (vol)
6	You can verify your monthly deposit and balance by calling the toll free Direct Express customer service number and listening to the voice recording without talking to a live customer service representative.	1	2	9
7	You can get a text message on your cell phone that your monthly deposit has been made with no fee on the card.	1	2	9
8	You can get a free low balance alert as a text message on your cell phone.	1	2	9
9	You can pay many bills like utilities and cable television by phone or online.	1	2	9
10	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, 11 to 19 times, 5 to 10 times, 2 to 4 times, once a month, less often than once a month, or never.

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

		20 or more times	11 to 19 times	5 to 10 times	2 to 4 times	Once a month	Less often	Never	DK (vol)
11	Get cash at ATMs.	1	2	3	4	5	6	7	9
12	Make purchases at grocery stores, restaurants, or other retail locations.	1	2	3	4	5	6	7	9
13	Get cash back from grocery stores or other retail locations.	1	2	3	4	5	6	7	9
14	Buy something over the Internet.	1	2	3	4	5	6	7	9
15	Get cash from a bank teller.	1	2	3	4	5	6	7	9
16	Get cash from a check cashing service.	1	2	3	4	5	6	7	9

- 17 Which of the following do you use your **Direct Express** card for at least once a month? **(READ RESPONSES. RANDOMIZE. ACCEPT ALL THAT APPLY.)**
- Purchase money orders.....1
 - Pay bills such as cable television and utilities by phone or online.....2
 - Transfer money from your **Direct Express** card to a bank account.....3
 - Pay rent.....4
 - Don't know/refused (VOL).....9
- 18 Do you find using ATMs to be: **(READ RESPONSES. ROTATE TOP TO BOTTOM, BOTTOM TO TOP)?**
- Very easy.....1
 - Somewhat easy.....2
 - Somewhat difficult.....3
 - Very difficult.....4
 - Don't know/refused (VOL).....9
- 19 How interested would you be in information from **Direct Express** about how to use ATMs? **(READ RESPONSES).**
- Very interested.....1
 - Somewhat interested.....2
 - Not too interested.....3
 - Not interested at all.....4
 - Don't know/refused (VOL).....9
- 20 **(ASK ALL)** What problems do you encounter when using ATMs? **(OPEN-END. RECORD VERBATIM RESPONSE. PROBE FOR UP TO THREE RESPONSES.)**
- 20a. Which of the following is more important to you when choosing the ATM you use most often to withdraw cash from your **Direct Express** card – choosing an ATM with the lowest fee or choosing an ATM that is the most convenient (ROTATE)? (IF LOWEST FEE/MOST CONVENIENT ASK) And would that be much more important or somewhat more important?
- Lowest fee much more important..... 1
 - Lowest fee somewhat more important..... 2
 - Convenience somewhat more important..... 3
 - Convenience much more important..... 4
 - Do not use ATMs (VOL)..... 5
 - Don't know/refused (VOL)..... 9

21 To protect cardholders from fraud, the **Direct Express** card may limit the amount that can be withdrawn at an ATM within a 24 hour time frame. Would you object to this change if it were implemented to protect you from fraud?

- Yes, would object.....1
- No, would not object.....2
- Depends on the amount (VOL).....3
- Don't know/refused (VOL).....9

21a. (IF Q21=1 ,3, or 9 ASK:) Would you object to a limit on the amount that can be withdrawn at an ATM if it were within a shorter three to six hour time frame and the limit was \$500?

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

Now I am going to read you types of payments you might make for purchases. For each one I read, please tell me how often you use CASH instead of your **Direct Express** card to make that purchase – all the time, most of the time, some of the time, rarely, or never. If you usually make this payment using some other method like a credit card or other debit card, please just say so.

Here's the first one [READ ITEM]. [REPEAT SCALE AS NECESSARY.]

	All the time	Most of time	Some of time	Rarely	Never	Other method	DK /Ref (VOL)
22 Making purchases at grocery stores, convenience stores, department stores, and similar retail locations, but not including restaurants.	1	2	3	4	5	6	9
23 Making large purchases of over \$1,000 for things like a television, furniture, appliances, or similar items.	1	2	3	4	5	6	9
24 Paying for meals at traditional sit down restaurants that have servers.	1	2	3	4	5	6	9
25 Paying for meals at fast food and similar restaurants.	1	2	3	4	5	6	9
26 Purchasing gasoline.	1	2	3	4	5	6	9

- 27 Which of the following do you think is the MOST important advantage of using the **Direct Express** card to make purchases instead of cash? (**RANDOMIZE. READ. ACCEPT ONE RESPONSE.**)
- To avoid ATM fees.....1
 - It's safer because your cash can be lost or stolen.....2
 - It's more convenient than carrying cash.....3
 - It's faster.....4
 - The **Direct Express** card is accepted everywhere
MasterCard® is accepted.....5
 - Don't know/refused (VOL).....9
- 28 Are there any features that are not currently on the **Direct Express** card that would encourage you to make purchases using the card instead of cash? (**OPEN-END. PROBE FOR MULTIPLE RESPOSNES.**)

RECORD RESPONSE

- No/nothing/like it the way it is (VOL).....8
- Don't know/refused (VOL).....9

EXCLUSIVE CASH USERS

- 29 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 or soon after payment day?
- Yes.....1
 - No.....2
 - Don't know/refused (VOL).....9
- GOTO Q35**
- GOTO Q35**
- 30 (**IF Q29=1 ASK:**) If you had unlimited free ATM withdrawals at any ATM, would you be more likely or less likely to take all or most of your money from the **Direct Express** card in cash at the beginning of each month or soon after your payment day?
- (IF MORE/LESS LIKELY) Would that be much (more/less) likely or somewhat (more/less) likely?
- Much more likely.....1
 - Somewhat more likely.....2
 - No impact/would still take all the money in cash (VOL).....3
 - Somewhat less likely.....4
 - Much less likely.....5
 - Don't know/refused (VOL).....9

31 **(ASK IF Q29=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.)**

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

35 In what type of home do you reside? **(READ LIST. ACCEPT ONLY ONE RESPONSE.)**

- Apartment..... 1
- Mobile home..... 2
- Single family home..... 3
- Condominium..... 4
- Other (SPECIFY) _____ 5
- Homeless (VOL)..... 6
- Don't know/refused (VOL)..... 9

36 **(ASK IF Q31≠3)** Please tell me which of the following best describes the type of housing you live in. **(READ RESPONSES. ACCEPT ONLY ONE RESPONSE.)**

- Government subsidized housing or apartment.....1
- The home or apartment of a friend or relative.....2
- A regular apartment building.....3
- Assisted living facility.....4
- Nursing home.....5
- A hotel or motel.....7
- Other.....9
- Don't know/refused (VOL).....99

37 How interested would you be in information from **Direct Express** about alternative housing options? **(READ RESPONSES).**

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

CELL PHONE USAGE

38 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

- 39 **(ASK IF Q38=YES)** 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
- 40 Do you currently use or own a Smartphone? By Smartphone we mean a mobile phone that runs on an operating system, offers advanced computing ability, and can access the Internet. Examples of a Smartphone include the Droid, iPhone, and Blackberry.
- Yes.....1
 - No.....2
 - Don't know/refused (VOL).....9
- 41 **(ASK IF Q39=YES)** Which of the following features does your cell phone have?
- Text messaging.....1
 - Internet access with full website capabilities.....2
 - E-mail.....3
 - Ability to purchase or download applications or apps.....4
 - None of these (VOL).....5
 - Don't know/refused (VOL).....9
- 42 **(ASK IF Q41=4)** Following is an option that **Direct Express** might introduce in the future. **Direct Express** cardholders would be able to use their cell phone to check if their payment has been made and check their balance and purchase history by downloading an application on their phone. If introduced, there would be no fee for this service. How likely would you be to use this service if it were available?
- Very likely.....1
 - Somewhat likely.....2
 - Somewhat unlikely.....3
 - Very unlikely.....4
 - Don't know/refused (VOL).....9
- 43 **(ASK IF Q41=4)** Following is another option that **Direct Express** might introduce in the future. **Direct Express** cardholders would be able to use their cell phone rather than their **Direct Express** card to make purchases at grocery stores, restaurants, or other retail locations by downloading an application on their phone. If introduced, there would be no fee for this service. How likely would you be to use this service if it were available?
- Very likely.....1
 - Somewhat likely.....2
 - Somewhat unlikely.....3
 - Very unlikely.....4
 - Don't know/refused (VOL).....9

44 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 6 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

44a. (**ASK IF Q44≠7**) Would you be interested in receiving information on the following social media networking sites about how to use the **Direct Express** card? (**READ. RECORD YES OR NO FOR EACH**)

- Facebook.....1
- Twitter.....2
- MySpace.....3
- Four Square.....4
- None of the above (VOL).....5
- 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 a debit card?

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

46 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

47 What is the last grade of school you have completed? **(READ RESPONSES.)**

Less than high school.....	1
Completed high school.....	2
Completed GED.....	3
Some college or trade school.....	4
Completed college.....	5
Some post graduate or professional school.....	6
Completed graduate school or professional school.....	7
Don't know/refused (VOL).....	9

48 Would you describe yourself as... **(READ RESPONSES.)**

Hispanic or Latino.....	1
Prefer not to answer (VOL).....	9

49 Would you describe yourself as **(READ RESPONSES. ACCEPT MULTIPLE RESPONSES)...**

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

50 (ASK IF S1=1 OR 2): 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).....9

51 (ASK IF S1=3): Approximately how many years have you been receiving your Veterans Affairs benefit payment?

(RECORD. IF LESS THAN 1 YEAR RECORD 1).
Don't know/refused (VOL).....9

52 (ASK IF S1=4): Approximately how many years have you been receiving your federal benefit payment?

(RECORD. IF LESS THAN 1 YEAR RECORD 1).
Don't know/refused (VOL).....9

53 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..... / / 13

Thank you again. Goodbye.