

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

2014

OMB No. 1530-0023

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: MATTHEW HELFRICH (215) 516-8022 .

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
Railroad Retirement Board.....	4
Other.....	9

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.	Do you receive federal benefit payments on the Direct Express card for yourself, on behalf of someone else as their representative payee, or both?		
		Self.....	1
		Someone else.....	2
		Both.....	3
	TERMINATE	Do not receive benefits on the Direct Express card.....	4
	TERMINATE	Don't know/refused (VOL).....	9
S3a.	(ASK IF S3=2 OR 3) 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 months to less than one year.....2
- One year to less than three years.....3
- Three years or more.....4
- 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 fees 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 to your cell phone that your monthly deposit has been made with no card fees.	1	2	9
8	You can get a free low balance alert 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
10b.	Through PayPerks you have chances to win cash prizes for taking online tutorials and surveys that will help you understand how to use your Direct Express card .	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— more than 10 times, 2 to 10 times, once a month, less often than once a month, or never.

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

		More than 10 times	2 to 10 times	Once a month	Less often	Never	DK (vol)
11	Get cash at ATMs.	2	4	5	6	7	9
12	Make purchases at grocery stores, restaurants, or other retail locations.	2	4	5	6	7	9
13	Get cash back from grocery stores or other retail locations.	2	4	5	6	7	9

		More than 10 times	2 to 10 times	Once a month	Less often	Never	DK (vol)
14	Buy something over the Internet.	2	4	5	6	7	9
15	Get cash from a bank teller.	2	4	5	6	7	9
16	Get cash from a check cashing service.	2	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
17a.	[ASK IF Q10B=1] Have you created a PayPerks account and taken any online tutorials or surveys?						
	Yes.....						1
	No.....						2
	Don't know/refused (VOL).....						9

ASK Q18 TO Q20 IF Q15≠7 OR 9

17b.	How often do you call and talk to a Direct Express Customer Service Representative live instead of using the automated voice recording?						
	Every month on payment date.....						1
	Sometimes on payment date.....						2
	Rarely.....						3
	Never.....						4
	Don't know/refused (VOL).....						9

18 You indicated you sometimes withdraw cash from your **Direct Express** card from a bank teller? If I may ask, which of the following are reasons that you use a bank teller to withdraw cash from your card? Please indicate all that apply. **(RANDOMIZE.)**

- It's safer than using an ATM..... 1
- I want all the money on the card in cash and I can't do that at an ATM..... 2
- I want the cash in smaller bills like fives or tens that ATMs do not provide..... 3
- There are no fees..... 4
- ATMs are too hard to use..... 5
- None of the above (VOL)..... 7
- Don't know/refused (VOL)..... 9

19 Have you ever been charged a fee by the bank for taking cash from your **Direct Express** card from a bank teller?

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

20 How likely would you be to take cash from your Direct Express card from a national retail chain like Wal-Mart or Target for a one to three dollar fee instead of using a bank teller, if you could get all your cash at once?

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

ATM USAGE

21 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

How important are each of the following when choosing the ATM you use most often to withdraw cash from your **Direct Express** card – extremely important, very important, somewhat important, not very important, or not important at all? (ROTATE).

		Extremely	Very	Somewhat	Not very	Not at all	DK /Ref (VOL)
22	An ATM that is close to your home, work, or where I normally shop.	1	2	3	4	5	9
23	An ATM with no fees.	1	2	3	4	5	9
24	If you had to choose – which is more important to you when choosing the ATM you use most often to withdraw cash from your Direct Express card [ROTATE. READ RESPONSES] ?						

An ATM that is close to your home, work, or where you normally shop, or1
 An ATM with no fees.....2
 Don't know/refused (VOL).....9

25	Is finding an ATM within the Direct Express network that does not charge a fee: (READ RESPONSES) .						
		Very easy.....	1				
		Somewhat easy.....	2				
		Somewhat difficult.....	3				
		Very difficult.....	4				
		Not aware of surcharge free ATM (VOL).....	5				
		Don't know/refused (VOL).....	9				

LOST CARDS

26	How often have you lost your card and had to have it replaced? If you have never lost your card please just say so.						
		RECORD _____					
		Never.....	2				
		Don't know/refused (VOL).....	9				

27 What did you do for money while you waited for your replacement card to arrive? **(OPEN-END. RECORD VERBATIM RESPONSE)**.

28 How interested would you be to go to a United States Post Office to get your replacement **Direct Express** card instead of having to wait in the mail for it? **(READ RESPONSES.)**

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

CELL PHONE USAGE

29 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

30 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

31 Do you ever access the World Wide Web or internet using a web browser or an app on your Smartphone?

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

DEMOGRAPHICS

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

32 Do you own or rent the dwelling you live in? **(READ LIST. ACCEPT ONLY ONE RESPONSE.)**

Own.....	1
Rent.....	2
Other.....	3
Homeless (VOL).....	8
Don't know/refused (VOL).....	9

IF Q32=8 DO NOT ASK Q33 AND CODE AS 10 (HOMELESS)

33 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
- A mobile home.....4
- A single family home.....5
- Condominium.....6
- Assisted living facility.....7
- Nursing home.....8
- A hotel or motel.....9
- Homeless.....10
- Other (specify) _____.....11
- Don't know/refused (VOL).....99

34 Do you currently receive benefits or payments from your state government for things like welfare or child support on a debit card or food assistance on an EBT card?

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

35 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

- 36 What is the last grade of school you completed? (DO NOT READ.)
- Did not complete high school.....1
 - High school graduate.....2
 - Some college or vocational training such as a vocational school, trade school, or 2-year associates degree.....3
 - Completed a 4-year college degree.....4
 -Postgraduate or professional degree like a Master's PhD, MBA, JD, or other professional degree.....5
 - Don't know/refused (VOL).....9
- 37 Would you describe yourself as... (READ RESPONSES.)
- Hispanic or Latino.....1
 - Prefer not to answer (VOL).....9
- 38 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
- 39 (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
- 40 (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
- 41 (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

42 RECORD LANGUAGE INTERVIEW WAS CONDUCTED IN.

English.....1
Spanish.....2

[PLACEHOLDER FOR TESTIMONIAL RECRUIT.]

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.....__ / __ / 14

Thank you again. Goodbye.