

**DIRECT EXPRESS® CARDHOLDER SURVEY**  
**1,000 Direct Express® Cardholders**  
**200 Direct Express® Mobile App Users**

**2018**

**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.

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.....3

S1b. RECORD SIGN-UP DATE FROM SAMPLE.

Before March 1, 2013.....1  
On or after March 1, 2013.....2  
Other.....3

S2. GENDER: RECORD.

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

S3. Do you receive federal benefit payments on the **Direct Express**<sup>®</sup> 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**<sup>®</sup> 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).....9

**BANKING STATUS/SATISFACTION**

- 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
- 2 **[IF Q1=2 OR 9]** When you signed 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
- 3 **[IF Q1=2 OR 9 AND Q2≠1]** 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 **[IF Q1 OR Q2=1]** When you signed up for the Direct Express card did you ... ?
- Request receiving your federal benefit payment on the Direct Express card.....1  
 Were told you were required to receive your federal benefit payment on the Direct Express card.....2  
 Received your Direct Express card by mistake or you are unsure of why you received your Direct Express card.....3  
 Don't know/refused (VOL).....9
- Now I'd like to ask you some questions about your **Direct Express**<sup>®</sup> card.
- 5 Overall, how satisfied are you with the **Direct Express**<sup>®</sup> 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

**ASK Q6 IF Q5=3,4,5**

6 Why do you say you are **[READ RESPONSE FROM Q5]** with the **Direct Express®** card? Please be as specific as possible. **(OPEN-END. RECORD VERBATIM RESPONSE)**

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7 **[ASK IF Q1=1]** How would you compare your experience using the Direct Express card compared to your bank issued debit card? **(READ RESPONSES. ROTATE ORDER OF 1,2/3,4)**

- My bank debit card is much better.....1
- My bank debit card is a little better.....2
- My Direct Express card is much better.....3
- My Direct Express card is a little better.....4
- No difference.....5
- I don't use a bank issued debit card.....6
- Don't know/refused (VOL).....9

**IF Q7=1 OR 2**

8 What makes your experience using your bank issued debit card better than your Direct Express card. Please be as specific as possible. **(OPEN-END. RECORD VERBATIM RESPONSE)**

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<b>USAGE</b>
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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. ASK Q17 AND Q18 LAST.)**

		Aware	Not Aware	DK (vol)
9	You can receive one free ATM withdrawal per month for each deposit without paying any fees if you use an ATM within the <b>Direct Express®</b> network.	1	2	9
10	You can make purchases at grocery stores, restaurants, or other retail locations with no fees on the card.	1	2	9

		Aware	Not Aware	DK (vol)
11	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
12	You can pay many bills like utilities and cable television by phone or online.	1	2	9
13	You can shop and make purchases online.	1	2	9
14	Through PayPerks <sup>®</sup> , you have chances to win cash prizes for taking online tutorials and surveys that will help you understand how to use your <b>Direct Express<sup>®</sup></b> card.	1	2	9
15	You can use the <b>Direct Express<sup>®</sup></b> mobile app on your smartphone to check your balance or to see if a deposit has been made.	1	2	9
16	With <b>Direct Express<sup>®</sup></b> Cash Access you can receive the full available balance on your card up to \$1,000 at any Walmart location in the United States. The fee is \$1.50 per transaction. No additional Walmart fees apply.	1	2	9
17	<b>Direct Express<sup>®</sup></b> Cardless Benefit Access allows you to obtain up to \$1,000 of the funds available on your Direct Express card account without your card in hand. The fee is either \$8.50 for up to \$500 or \$12.00 for up to \$1,000. You may pick up your money at any MoneyGram location in the U.S., U.S. Virgin Islands, or Puerto Rico.	1	2	9

Now, I am going to read you different ways you can use the **Direct Express**<sup>®</sup> card. After I read each one, please tell me how often you use your **Direct Express**<sup>®</sup> 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)
18	Get cash at ATMs.	1	2	3	4	5	9
19	Make purchases at grocery stores, restaurants, or other retail locations.	1	2	3	4	5	9
20	Get cash back from grocery stores or other retail locations.	1	2	3	4	5	9
21	Make online purchases.	1	2	3	4	5	9
22	Get cash from a bank teller.	1	2	3	4	5	9
23	Get cash from a check cashing place.	1	2	3	4	5	9
24	Which of the following do you use your <b>Direct Express</b> <sup>®</sup> card for at least once a month? <b>(READ RESPONSES. RANDOMIZE. ACCEPT ALL THAT APPLY.)</b>						
	Purchase money orders.....						1
	Pay bills such as cable television and utilities by phone or online.....						2
	Transfer money from your <b>Direct Express</b> <sup>®</sup> card to a bank account.....						3
	Pay rent by either swiping or dipping your card to make the payment, not take cash from the card and make the payment in cash.....						4
	NONE OF THE ABOVE.....						5
	Don’t know/refused (VOL).....						9
25	Have you used <b>Direct Express</b> <sup>®</sup> Cash Access to obtain cash at Walmart?						
	Yes.....						1
	No.....						2
	Don’t know/refused (VOL).....						9

26 Have you used **Direct Express**® Cardless Benefit Access that allows you to get money off your card account without your Direct Express card on hand?

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

27 Do you use your **Direct Express**® card to make automatic or recurring payments for things like utility bills, your cell phone bill, or other monthly payments?

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

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

- Through PayPerks.....1
- Through the Direct Express mobile app.....2
- From the Social Security representative when you signed up for the card.....3
- By calling the Direct Express customer service number.....4
- By calling the Social Security Administration.....5
- A brochure you received in the mail.....6
- The Direct Express Web site.....7
- The materials that came in the mail with your card.....8
- A family member or friend.....9
- A social worker or case worker.....10
- From a community organization.....11
- Some other way (SPECIFY) \_\_\_\_\_.....12
- Don't know/refused (VOL).....99

29 How would you prefer to receive information about the features of the Direct Express card? You may choose all that apply. **(RANDOMIZE. READ RESPONSES. ACCEPT ALL THAT APPLY.)**

- Through PayPerks.....1
- Through the Direct Express mobile app.....2
- A brochure you receive in the mail.....3
- A postcard in the mail.....4
- Text alerts on your cell phone.....5
- The Direct Express Website.....6
- E-mail.....7
- Facebook.....8
- Other social media sites like YouTube, Instagram, or Twitter....9
- Don't know/refused (VOL).....99

30 Do you regularly take all or most of your money from the **Direct Express**<sup>®</sup> card in cash either from a bank teller or through ATM withdrawals at the beginning of each month or soon after your payment day?

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

**ASK Q31 IF Q30=2, OR 9**

31 At the beginning of each month or soon after payment day, how much of your payment do you usually take out in cash?

- More than half..... 1
- About half..... 2
- Less than half..... 3
- Don't know/refused (VOL)..... 9

**ASK Q32 IF Q30=1 OR Q31=1, 2**

32 Now I am going to read you a list of reasons why some people might withdraw half or more of their money from their **Direct Express**<sup>®</sup> card each month. For each one I read, please tell me if that is a reason you withdraw half or more of your money in cash each month. You may choose as many as apply. **(RANDOMIZE. MULTIPLE RESPONSE. ACCEPT ALL THAT APPLY.)**

- I have to pay my rent in cash each month and it takes most of my money..... 1
- I don't want the government or anyone else knowing how I spend my money..... 2
- I am not sure how to use the card to make purchases and pay bills..... 3
- I am not sure the card is secure and I don't want someone to steal my money..... 4
- Not all the places I shop accept the **Direct Express**<sup>®</sup> card..... 5
- I prefer to use cash instead of the **Direct Express**<sup>®</sup> card..... 6
- It is easier to keep track of my balance or how much money I have left for the month..... 7
- I transfer the cash to a bank account..... 8
- It's a habit..... 9
- I have experienced fraud on my card..... 10
- NONE OF THE ABOVE (VOL)..... 98
- Don't know/refused (VOL)..... 99

**PAYPERKS®**

Now I am going to ask you a few questions about PayPerks®. PayPerks® is a free online rewards program that is available for **Direct Express®** cardholders. PayPerks® gives you chances to win cash prizes just for learning about your **Direct Express®** card. PayPerks' online tutorials and surveys will help you understand how to use your **Direct Express®** card so you can avoid fees, save time, and keep your money safe and secure.

- 33 Have you created a PayPerks® account and taken any online tutorials or surveys?
  - Yes..... 1
  - No..... 2
  - Don't know/refused (VOL)..... 9

34 **[IF Q29 = 2 OR 9 AND IF Q12=1]** Why have you NOT created a PayPerks® account for your Direct Express card? **(OPEN-END. RECORD VERBATIM RESPONSE)**

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- 35 How does knowing that PayPerks® is offered on your **Direct Express®** card make you feel – **(READ RESPONSES. ROTATE TOP TO BOTTOM, BOTTOM TO TOP)** about **Direct Express®**?
  - Much more positive..... 1
  - Somewhat more positive..... 2
  - No difference..... 3
  - Somewhat more negative..... 4
  - Much more negative..... 5
  - Don't know/refused (VOL)..... 9

**NEW FEATURES**

36 Are there any features that are not currently on the **Direct Express** card that you would like to see included? **(OPEN-END. PROBE FOR MULTIPLE RESPOSNES.)**

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

The following are potential new features of the **Direct Express®** card. For each one I read, please tell me if you would be very interested, somewhat interested, not very interested, or not interested at all in that feature. **(RANDOMIZE.)**

		Very	Somewhat	Not very	Not at all	DK /Ref (VOL)
37	Being able to add or load money from other sources to the card.	1	2	3	4	9
38	Receive alerts with your balance after every transaction on the Direct Express app.	1	2	3	4	9
39	Being able to use the Direct Express app to make purchases on your Direct Express account instead of using the card.	1	2	3	4	9
40	Get a replacement card through the Direct Express app.	1	2	3	4	9
40a.	The ability set savings goals on the Direct Express app and then track your progress on those goals.	1	2	3	4	9
40b.	Track your monthly bills on the Direct Express app to ensure on-time payment.	1	2	3	4	9
40c.	Get a projection of your cash balance on a specific date based on your spending habits and when deposits are scheduled through the Direct Express app	1	2	3	4	9
40d.	<b>[ASK IF S3=2 or 3]</b> The ability to manage multiple Direct Express accounts on a single app if your receive payments on behalf of two or more dependents.	1	2	3	4	9

**CELL PHONE USAGE**

- 41 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
- 42 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® that runs on the Android® operating system like Samsung® and LG, Apple® iPhone®, and Blackberry®.
- Yes.....1  
 No.....2  
 Don't know/refused (VOL).....9
- 43 **(IF Q42= 1)** And, is your smartphone an Android® or Apple®?
- Android® .....1  
 Apple® .....2  
 Don't know/refused (VOL).....9
- 43a. In general, how often do you use the Internet or World Wide Web for things other than sending or receiving e-mail, either on a desktop, laptop, or mobile device? **(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

**MOBILE BANKING USAGE**

**ASK IF Q42=1 OR PART OF A MOBILE SAMPLE**

- 44 Have you used the **Direct Express**<sup>®</sup> free mobile app on your smartphone?
- Yes..... 1
  - No..... 2
  - Don't know..... 9

**ASK Q45 TO Q52 IF Q44=1**

- 45 Where did you hear about the **Direct Express**<sup>®</sup> Mobile app?
- An e-mail from PayPerks<sup>®</sup>..... 1
  - Found it myself in the app store..... 2
  - From a friend or family member..... 3
  - Other (specify)..... 4
  - Don't know/refused (VOL)..... 9

- 46 Overall, how satisfied are you with the **Direct Express**<sup>®</sup> app? **(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

- 47 How would you describe the process for signing up for the **Direct Express**<sup>®</sup> mobile app?  
**[READ RESPONSES. ROTATE TOP TO BOTTOM, BOTTOM TO TOP.]**
- Very easy..... 1
  - Easy..... 2
  - Difficult..... 3
  - Very difficult..... 4
  - Don't Know (VOL)..... 9

- 48 What feature of the app do you find most useful?
- Check account balance..... 1
  - View recent transactions..... 2
  - Finding ATMs..... 3
  - Find cash back merchant locations..... 4
  - Other (specify)..... 5
  - Don't Know (VOL)..... 9

- 49 In an average month, how often would you say you use the **Direct Express**<sup>®</sup> mobile app for anything?
- Once..... 1
  - Two to five times..... 2
  - Six to ten times..... 3
  - More than 10 times..... 4
  - I use the app less than once a month..... 5
  - Don't know (VOL)..... 9
- 50 **[DO NOT ASK IF Q49=5]** In an average month, how often would you say you use the **Direct Express**<sup>®</sup> mobile app specifically to check your account balance?
- Once..... 1
  - Two to five times..... 2
  - Six to ten times..... 3
  - More than 10 times..... 4
  - I use the app to check my balance less than once a month..... 5
  - Don't know (VOL)..... 9
- 51 On the day your benefit payment is due each month, do you check to confirm that a deposit has been made using your **Direct Express**<sup>®</sup> app? **(ACCEPT ONE RESPONSE.)**
- Yes..... 1
  - No..... 2
  - Sometimes (VOL)..... 3
  - Don't know/refused (VOL)..... 9
- 52 Does having access to your balance on the **Direct Express**<sup>®</sup> app make you much more likely, somewhat more likely, somewhat less likely, or much less likely to use your **Direct Express**<sup>®</sup> card instead of cash to make purchases? If it has no impact on how likely you are to use the card instead of cash, please say so.
- Much more likely..... 1
  - Somewhat more likely..... 2
  - Somewhat less likely..... 3
  - Much less likely..... 4
  - No impact..... 5
  - Don't know (VOL)..... 9

**OTHER CARD USAGE**

53 Do you currently own and use a **general purpose reloadable prepaid card**, which can be used anywhere debit or credit cards are accepted and almost always has a logo from MasterCard, Visa, American Express®, or Discover®. These cards can be reloaded with additional money by the cardholder. Examples include: NetSpend®, Green Dot®, the Walmart Money® Card, and the Rush Card®, although there are many different brands of prepaid cards on the market.

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

**IF Q46=YES ASK Q47 TO Q50**

54 What are the main reasons you use a general purpose reloadable prepaid card? Please choose all that apply.

- To pay expenses and bills..... 1
- To make purchases in stores..... 2
- To manage my budget..... 3
- To prevent overspending..... 4
- As a replacement for a checking or savings account..... 5
- To shop online..... 6
- For my children or other family members to use..... 7
- To maintain the privacy of my transactions..... 8
- For travel..... 9
- None of the above [EXCLUSIVE. ANCHOR]..... 10

55 If you could load money onto your **Direct Express®** would that eliminate the need for your general purpose reloadable card, or not really?

- Yes..... 1
- No..... 2
- Don't know (VOL)..... 3

**DEMOGRAPHICS**

**ASK ALL**

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

56 Do you own or rent the place 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 Q56=8 DO NOT ASK Q57 AND CODE AS 10 (HOMELESS)**

57 Please tell me which of the following best describes the type of place 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

58 Now we want to ask you about a few other government benefits you may or may not receive. Do you receive any of the following? Accept all that apply. **(READ RESPONSES, MULTI RESPONSE)**

- Medicare.....1
- Medicaid [MediCAL in California].....2
- An Earned Income Tax Credit or EITC.....3
- A Lifeline Mobile Phone.....4
- None of the above **[EXCLUSIVE]**.....5
- Don't know/refused (VOL) **[EXCLUSIVE]**.....9

59 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

60 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

61 Would you describe yourself as Hispanic or Latino?... **(READ RESPONSES.)**

Yes.....	1
No.....	2
Prefer not to answer (VOL).....	9

62 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

63	(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
64	(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
65	(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
66	RECORD LANGUAGE INTERVIEW WAS CONDUCTED IN.	English.....1 Spanish.....2

<b>IDI RECRUIT SCREENER. ASK IF Q5=3- 5</b>
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67 As part of our ongoing effort to improve cardholder experience with the **Direct Express**<sup>®</sup> card, we are asking a select group of cardholders to participate in a follow-up telephone interview with a third party research firm, KRC Research.

The interview will be open-ended and conducted by a professional interviewer, allowing you to tell us in your own words about your experience with the card and how we can improve it.

The interview will last approximately 45-minutes and all your responses will be confidential. All the data collected in the interviews will only be reported in the aggregate and none of your specific responses will be attributed to you.

All cardholders selected to participate in an interview will receive a \$50 gift card as a token of appreciation for their time.

Would you be willing to be contacted for a follow-up interview in the next few weeks?

Yes.....	1
No.....	2

68 IF YES, PLEASE RECORD NAME AND CONTACT NUMBER FOR FOLLOW-UP INTERVIEW.

**ASSESSMENT FROM INTERVIEWER**

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69 PLEASE PROVIDE YOUR ASSESSMENT OF THE POTENTIAL QUALITY OF THE INTERVIEWEE BASED ON THEIR PARTICIPATION IN THE SURVEY.

- Excellent..... 1
- Very good..... 2
- Good..... 3
- Fair..... 4
- Poor..... 5

**RECORD FROM SAMPLE:**

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

DATE OF INTERVIEW.....\_\_ / \_\_ / 18

Thank you again. Goodbye.