

DIRECT EXPRESS RETENTION SURVEY
75 Direct Express “Drop Outs”
(Former Direct Express Cardholders who switched to paper check or direct deposit)

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 _____?

We are conducting an opinion survey of people who have recently used the Direct Express card to receive their Social Security or Supplemental Security Income payment but are no longer using it. We would like to ask a few questions about your experience with the Direct Express card so we can improve the program.

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. 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
- S4. What payments did 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 did you receive your benefit payment on the Direct Express card before switching to another payment method? **(READ RESPONSES.)**
- One to two months.....1
Three to four months.....2
Five to six months.....3
Seven months or more.....4
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.

BANKING STATUS

First I have a few questions about how you have been receiving your federal benefit payments and your banking status. Again, all your answers are confidential.

- 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 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

- 3 Before signing up for the Direct Express card, how were you receiving your Social Security or SSI payment? **(READ RESPONSES. IF Q2=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 Direct Express card.....3
Some other way (SPECIFY) _____4
Don't know/refused (VOL).....9

- 4 Now that you no longer use the Direct Express card, how do you receive your Social Security or SSI payment? **(READ RESPONSES. IF Q1=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 Direct Express card.....3
Some other way (SPECIFY) _____4
Don't know/refused (VOL).....9

SATISFACTION WITH THE DIRCT EXPRESS CARD/REASONS FOR NOT USING

Now I have a few questions about your experiences with the Direct Express card.

5 Overall, how satisfied were 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 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

7 If I may ask, what is the **MAIN** reason you stopped using the Direct Express card? **(OPEN-END. RECORD VERBATIM RESPONSE.)**

8 What other reasons, if any, did you stop using the Direct Express card? **(OPEN-END. RECORD VERBATIM RESPONSES. PROBE FOR UP TO TWO RESPONSES.)**

USAGE

Now I have a few questions about how you used your Direct Express card.

- 9 First, I am going to read you different ways you can use the Direct Express card. Please tell me if you used your Direct Express card for each of the following? **(READ RESPONSES. ACCEPT ALL THAT APPLY.)**

Get cash back at ATM machines.....1
Make purchases at grocery stores, restaurants, or other retail locations.....2
Get cash back from a grocery store or other retail location.....3
Purchase money orders.....4
Pay bills, such as utility bills.....5
Buy something online or over the Internet.....6
Buy something over the phone.....7
Transfer the money to a bank account.....8
Get cash from a bank branch or teller.....9
Never used the Direct Express card (VOL).....10
Don't know/refused (VOL).....99

GOTO Q31

- 10 In a typical month, how many times did you use your Direct Express card? **(READ RESPONSES.)**

One time.....1
Two times.....2
Three times.....3
Four times.....4
5 or more times.....5
Don't know/refused (VOL).....9

- 11 How often did 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

- 12 **(ASK IF S3=2 OR Q1=1)** Did you regularly transfer all or most of your money from the Direct Express card to a checking or savings account at a bank, credit union, or other financial institution? **(READ RESPONSES.)**

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

- 13 How often did you use an ATM machine to get cash from your Direct Express card?
(READ RESPONSES.)
- Once a month.....1
 - Two to three times a month.....2
 - Four to five times a month.....3
 - More than five times a month.....4
 - Never (VOL).....5
 - Don't know/refused (VOL).....9
- 14 How well did you feel you understood the fees associated with using your Direct Express card at an ATM machine? **(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
- 15 Were you able to find the location of an ATM machine that does not charge you for your first transaction each month after you receive your payment?
- Yes.....1
 - No.....2
 - Did not try to find a surcharge free ATM (VOL).....3
 - Don't know/refused (VOL).....9
- 16 Do you think the fees you paid using the Direct Express card are more, less, or about the same as what you pay 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

PROBLEMS WITH THE DIRECT EXPRESS CARD

Getting near the end of the survey, I have a few final questions about the Direct Express card.

17 What did you like MOST about the Direct Express card? **(OPEN-END.)**

18 What are the biggest problems you have encountered using your Direct Express card, if any? **(OPEN-END. PROBE FOR UP TO THREE RESPONSES.)**

19 Did you ever receive a benefit payment late or after the date the payment should have been placed on your Direct Express card?

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

20 Did you ever experience problems accessing the Direct Express Web site to obtain account information or your balance? If you have not used the Direct Express Web site please just say so.

- Yes.....1
- No.....2
- Have not used Web site.....3
- Don't know/refused (VOL).....9

21 Did you ever attempt to use your Direct Express card at a grocery store or retail location and not been able to complete the transaction?

- Yes.....1
- GOTO Q23** No.....2
- GOTO Q23** Don't know/refused (VOL).....9

22 Why were you not able to complete the transaction? **(READ RESPONSES. ACCEPT ALL THAT APPLY.)**

- Insufficient funds.....1
- The merchant had a minimum purchase amount to use a debit card.....2
- The merchant did not accept debit card payments.....3
- The merchant would not accept the Direct Express card even though it accepts other debit or credit cards.....4
- Other (SPECIFY) _____.....5
- Don't know/refused (VOL).....9

23 How **(ROTATE: easy or difficult)** was it for you to keep track of your balance on the Direct Express card? **(READ TOP TO BOTTOM, BOTTOM TOTOP.)**

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

I am going to read you some reasons some people may choose to no longer use the Direct Express card. For each one I read, please tell me how important that reason was in your decision to switch from the Direct Express card to another payment method.

Here's the first one **[READ ITEM]**. Was that a very important, somewhat important, somewhat unimportant, or very unimportant reason that you decided to no longer use the Direct Express card?

		Very impt	Some impt	Some unimpt	Very unimpt	DK (vol)
24	The fees for using the Direct Express card are too high.	1	2	3	4	9
25	You could not find an ATM machine that did not charge you for your first transaction each month after you received your payment.	1	2	3	4	9
26	It was hard to keep up with your balance on the Direct Express card.	1	2	3	4	9
27	(ASK ONLY IF Q20=1) You received a benefit payment late or after the date the payment should have been placed on your Direct Express card.	1	2	3	4	9

		Very impt	Some impt	Some unimpt	Very unimpt	DK (vol)
28	You had trouble remembering your Personal Identification Number or PIN.	1	2	3	4	9
29	You had trouble using the Direct Express card at grocery stores, retail stores, or other places where you buy things.	1	2	3	4	9
30	You had a problem with the Direct Express telephone customer service center.	1	2	3	4	9

DEMOGRAPHICS

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

31 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

32 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

33 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

34 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

35 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

36 **(ASK IF Q35=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

37 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

38 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.