

**DIRECT EXPRESS
IN-DEPTH INTERVIEWS
DIRECT EXPRESS CARDHOLDERS**

**DISCUSSION GUIDE
SPRING 2009**

I. Introduction

5 minutes

- Interviewer's introduction.
 - Introduce self and KRC Research.
- Explain interview format:
 - KRC is conducting interviews on behalf of the U.S. Department of the Treasury.
 - KRC is an independent research firm and does not work for the Department of the Treasury or the Social Security Administration.
 - This interview is for research purposes only. There are no right or wrong answers. I'm just looking for your opinions about some of the things we'll be talking about.
 - Everything you say is confidential and your name will not be associated with what you say in any way. Your participation is voluntary and should take about 45 minutes to one hour.
 - Inform participant we are audiotaping the discussion.

II. Satisfaction With the Direct Express Card

10 minutes

Today we are going to talk about your experiences with the Direct Express card and how you use it. To start I want to ask you a few general questions.

- Where did you hear about the Direct Express card as a way to receive federal benefit payments?
- What are the main reasons you signed up for the Direct Express card? What attracted you to it?
- Overall, how satisfied are you with the Direct Express card now that you have been using it? Why?
- What do you like most about the Direct Express card?
 - What are the most important benefits of the Direct Express card to you personally?
- In what ways is the Direct Express card better than receiving a paper check?
 - In what ways are receiving your payments by paper check better than receiving it on the Direct Express card?
- Would you recommend the Direct Express card to other people who receive federal benefit payments? Why or why not?
- What do you like **least** about the Direct Express card? Why?

III. Usage

20 minutes

Now I'd like to change topics and ask you about how you use the Direct Express card.

- First, how did you learn how to use the Direct Express card?
 - Where did you get most of your information about how to use the Direct Express card?
 - Did anyone help you learn how to use the Direct Express card or help you find information about it? If so, who?
- How well do you feel you understand how to use the Direct Express card? Why?
 - How comfortable do you feel using it? Why?

- Let's talk about how you use the Direct Express in a typical month.

When you get a payment on the Direct Express card, walk me through exactly how you go about paying your bills and making purchases? **(PROBE EXTENSIVELY.)**

PROBES:

How do you pay your rent?

How do you pay your bills like your electric bill or your phone bill?

How do you buy groceries and other items?

- Do you mostly get cash at an ATM to buy things at grocery stores and other places, or do you use your Direct Express card?
 - **IF ATM AND CASH:** Why do you use cash instead of your Direct Express card?
 - What are the advantages of using cash instead of the Direct Express card to make purchases?
 - What are the advantages of using cash instead of the Direct Express card to pay bills?
 - **IF DIRECT EXPRESS CARD:** Why do you use the Direct Express card instead of cash? **(PROBE FOR BENEFITS OF THE DIRECT EXPRESS CARD OVER CASH.)**
 - What are the advantages of using the Direct Express card instead of cash to make purchases?
 - What are the advantages of using the Direct Express card instead of cash to pay bills?
- What other ways have you used the Direct Express card?
- What questions do you have, if any, about how to use the Direct Express card?
- Have you had any problems using the Direct Express card? What were they?
- How has the way you use the Direct Express card today changed compared to when you first began using it?
 - Do you use your Direct Express card instead of cash to make purchases more often than you used to? If so, why?
- How do you usually keep up with your balance on the Direct Express card?

- o Do you find it easy or difficult to keep track of your balance on the Direct Express card? Why?

IV. ATM Usage

10 minutes

Now I want to talk about ATM machines.

- How often do you use an ATM machine to get cash from your Direct Express card?
- How well do you feel you understand the fees associated with using your Direct Express card at an ATM machine?
- Have you been able to find an ATM machine that does not charge you for your first transaction each month after you receive a payment?
 - o **IF YES:** How did you find it? How easy or difficult was it to find?
 - o **IF NO:** Have you looked for one? How did you look for one?
- Do you think the fees you currently pay to use your Direct Express card are more, less, or about the same compared to what you were paying before to receive your Social Security or SSI payment? Why do you say that?

V. Smart User Materials

15 minutes

Now I would like you to take a look at some material that explains how to use the Direct Express and help you avoid fees. After you have read through it, I will ask you a few questions about it.

[PLACEHOLDER.]

VI. Conclusion (TIME PERMITTING)

5 minutes

- Based on your experience with the Direct Express card, what advice would you give to improve how it works for people like you?
- **(IF APPLICABLE:)** Earlier you said you would recommend the Direct Express card to other people receiving a benefit payment. If you were asked by someone if they should use the Direct Express card, what would you tell them?