

FEDERAL RESERVE BANK
CARDHOLDER SATISFACTION & USAGE RESEARCH:
IN-DEPTH INDIVIDUAL INTERVIEWS
DIRECT EXPRESS CARDHOLDERS SCREENER

Name: _____

Address: _____

City, State, Zip: _____

Phone: _____

Recruiter: _____

Note: We will recruit a minimum of 60 participants to complete 30 interviews in three cities. Locations and times to be determined.

	SSA Recipients	SSI Recipients
Interviews (1 hour each) Schedule a total of 20-25 interviews between 8 am and 7 pm	Recruit 10 for 5 to show	Recruit 10 to 15 for 5 to show

[BEFORE PROCEEDING, CONFIRM THAT YOU ARE WORKING FROM THE APPROPRIATE SAMPLE – THE DIRECT EXPRESS USERS SAMPLE.]

ASK TO SPEAK TO SPECIFIC PERSON ON THE LIST. NO OTHER PERSON IN THE HOUSEHOLD QUALIFIES FOR THE SURVEY.]

Hello. My name is _____ and I'm calling from KRC Research, an independent research firm working on behalf of the U.S. Department of the Treasury. We are an independent research firm working with the Department of the Treasury. This is NOT a sales call. We are conducting a research discussion in your area with people who receive their Social Security or Supplemental Security Income payment on the Direct Express card instead of by paper check or direct deposit. The research is designed to understand your level of satisfaction with the Direct Express card to help us better understand your needs.

This research discussion will be held on (DATE) at (EXACT TIME) and last approximately one hour. **Your participation is voluntary and will not affect the amount of your benefit payment. As a token of our appreciation for your time, you will receive [XXXX] for participating in the discussion group.** Would you be available at that time? (IF NO, THANK THEM AND TERMINATE THE CALL.)

To make sure that we are reaching a variety of people, I have a few general background questions.

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IF TERMINATE DURING SCREENING PROCESS READ: I'm sorry, we already have enough participants in that category. Thank you very much for your time.

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 AND PARTICIPATION WILL BE 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, DEPARTMENT OF THE TREASURY, 202-874-9602.

1 RECORD FROM LIST:

Social Security Recipient	<input type="checkbox"/>	
Supplemental Security Income Recipient	<input type="checkbox"/>	
Both	<input type="checkbox"/>	

2 RECORD GENDER:

Male	<input type="checkbox"/>	RECRUIT A MIX
Female	<input type="checkbox"/>	

3 Do you or does anyone in your immediate family work for any of the following? (READ LIST.)

	YES	NO
In advertising or public relations?	<input type="checkbox"/>	<input type="checkbox"/>
In marketing or opinion research?	<input type="checkbox"/>	<input type="checkbox"/>
In journalism or for the news media?	<input type="checkbox"/>	<input type="checkbox"/>
The federal government?	<input type="checkbox"/>	<input type="checkbox"/>
TERMINATE IF YES TO ANY OF THE ABOVE.		

4 Did you sign up for the Direct Express card to receive Social Security benefits or an SSI payment for yourself, on behalf of somebody else, or both? (READ RESPONSES. ACCEPT ALL THAT APPLY.)

Self	<input type="checkbox"/>	
Someone else	<input type="checkbox"/>	TERMINATE
Both	<input type="checkbox"/>	
Did not sign up for the Direct Express Card	<input type="checkbox"/>	TERMINATE

IF RESPONDENT ALSO RECEIVES A FEDERAL BENEFIT PAYMENT FOR SOMEONE ELSE READ:

For the following questions, please answer only about your own federal benefit payment.

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5 Do you currently have a checking or savings account with a bank, credit union, or other financial institution? (DO NOT READ ANSWER CHOICES.)

Yes	<input type="checkbox"/>	CONTINUE
No	<input type="checkbox"/>	

6 Who makes the decision on HOW you receive your payments? Do you make the decision yourself, make the decision along with someone else, or does someone else make the decision for you? (ACCEPT ONE RESPONSE.)

Make the decision yourself	<input type="checkbox"/>	CONTINUE
Make the decision along with someone else	<input type="checkbox"/>	
Someone else makes the decision for you	<input type="checkbox"/>	TERMINATE

7 Approximately how long have you been receiving your benefit payment on the Direct Express card? (DO NOT READ ANSWER CHOICES.)

One to two months	<input type="checkbox"/>	TERMINATE
Three to four months	<input type="checkbox"/>	
Five to six months	<input type="checkbox"/>	
Seven to eight months	<input type="checkbox"/>	
Nine months or more	<input type="checkbox"/>	
Don't know/refused (VOL)	<input type="checkbox"/>	

8 How did you receive your benefit payment before signing up for the Direct Express card? (DO NOT READ ANSWER CHOICES.)

Paper check	<input type="checkbox"/>	
Direct Deposit	<input type="checkbox"/>	
Some other means (specify) _____	<input type="checkbox"/>	

The following questions are to make sure we are talking to a variety of people.

9 What is your age?

18 to 24	<input type="checkbox"/>	
25 to 34	<input type="checkbox"/>	
35 to 44	<input type="checkbox"/>	
45 to 54	<input type="checkbox"/>	
55 to 64	<input type="checkbox"/>	
65 or over	<input type="checkbox"/>	

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10 What is the last grade of school you have completed? (READ LIST. RECORD.)

Less than grade six	<input type="checkbox"/>	
Grade six to eight	<input type="checkbox"/>	
Some high school	<input type="checkbox"/>	
Completed high school	<input type="checkbox"/>	
Completed GED	<input type="checkbox"/>	
Some college or trade school	<input type="checkbox"/>	
Completed college	<input type="checkbox"/>	
Some post graduate or professional school	<input type="checkbox"/>	
Don't know/refused (VOL)	<input type="checkbox"/>	

11. Are you of Hispanic or Latino origin? (DO NOT READ ANSWER CHOICES)

Yes	<input type="checkbox"/>	CONTINUE
No	<input type="checkbox"/>	

12. What is your race? Please select one or more. (READ LIST. RECORD.)

White	<input type="checkbox"/>	RECRUIT A MIX
Black or African American	<input type="checkbox"/>	
Asian	<input type="checkbox"/>	
American Indian or Alaskan Native	<input type="checkbox"/>	
Native Hawaiian or other Pacific Islander	<input type="checkbox"/>	

13. Approximately how many years have you been receiving your SSA or SSI benefit payment?

RECORD: _____

14. Sometimes participants are also asked to view or read materials and write out their answers on a questionnaire. Is there any reason why you could not participate? If you need glasses to read, please remember to bring them.

Yes	<input type="checkbox"/>	TERMINATE
No	<input type="checkbox"/>	CONTINUE

NOTE: Terminate if respondent offers any reason such as sight or hearing problem, a written or verbal language problem, or a concern with not being able to communicate effectively.

INVITATION:

We would like to invite you to participate in a marketing research interview. The discussion will take approximately one hour of your time and you will receive a cash gift of \$_____. The discussion group will be held on _____ at _____ p.m. It will be held at _____.

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Will you be available on _____ from _____ to _____ p.m.?

Yes	<input type="checkbox"/>	<i>CONTINUE</i>
No	<input type="checkbox"/>	<i>TERMINATE</i>

IF YES: CONFIRM DATE AND TIME, PROVIDE DIRECTIONS. IF NO, THANK AND TERMINATE.