

OMB Supporting Statement
Direct Express Message and Material Testing Focus Groups
Qualitative Study

Background

The Financial Management Service (FMS), a bureau of the Department of the Treasury (Treasury), has requested Comerica Bank, acting as Treasury's Financial Agent, to plan and execute research for the Direct Express® program. To perform this task, Comerica's agent, MasterCard, has contracted with KRC Research.

Social Security and SSI beneficiaries will soon have the option of receiving their payments electronically through the Direct Express® card program managed by Comerica Bank, as Treasury's financial agent. This program provides those receiving Social Security and SSI payments an electronic method of receiving their benefits. Beneficiaries can enroll in Direct Express® by calling a 1-800 number or online through the Direct Express® Web site. Comerica Bank is currently working to operationalize the process whereby benefit recipients can obtain and use the Direct Express Prepaid Debit MasterCard® Card

As part of this effort, a national communications campaign will be launched which includes a broad array of strategies and materials to communicate the benefits of the cards to potential users.

Qualitative research is needed to determine the ideal message platform and to test materials communicating the benefits of the Direct Express® card benefits to unbanked beneficiaries that will drive and support adoption of the Direct Express® Card. Materials developed to inform Card recipients about how to use the cards, its features, and fees associated with usage will also be evaluated for clarity and effectiveness.

Methodology

To meet these objectives, KRC Research will conduct 15 focus groups among SSI and SSA check recipients. Most of the focus groups will be among unbanked recipients because the Card is designed to provide a paperless electronic option to federal benefit recipients other than direct deposit into a bank account for those who are unbanked. A few groups will be among those with bank accounts to determine the efficacy of promoting the card among banked audiences.

The 15 focus groups will be conducted in the following cities among the following audiences:

Birmingham, Alabama

Unbanked SSA recipients

Unbanked African-American SSI recipients

Houston, Texas

Unbanked SSA recipients
Unbanked SSI recipients
Banked SSI recipients

New York, New York

Unbanked SSA recipients
Unbanked SSI recipients

Detroit, Michigan

Unbanked African-American SSA recipients
Unbanked SSI recipient
Banked SSA recipients

Los Angeles, California

Unbanked Hispanic SSI recipients
Unbanked SSA recipients
Banked SSI recipients

Miami, Florida

Unbanked Hispanic SSI recipients
Unbanked Hispanic SSA recipients

Each group will have 8 to 10 participants and be screened to ensure they qualify for participation in group. KRC Research will work closely with the focus group facilities to ensure that facilities are properly equipped and prepared to accommodate participants that might have special needs, such as wheelchair accessibility, and have large rooms to make participants comfortable.

Estimated Burden Hours

Conducting 15 focus groups with each group having 8-10 participants is expected to take a total of 384 hours of time for those who are contacted through the screening process and participate in the groups.

The estimate hours are calculated as follows:

Six Unbanked SSI Groups

Completion of six focus groups among unbanked SSI participants is expected to take approximately 153 hours.

Participant screening for the six unbanked SSI groups will take approximately 33 hours. This estimate is based on screening 200 potential participants with the screening process taking 10 minutes. Note we have to recruit 20 SSI participants to ensure 8 to 10 show

based on past experience with this audience and we anticipate 60 percent of those contacted and screened will qualify. $(200 \text{ contacts} \times 10 \text{ minutes})/60=33 \text{ hours}$

Completion of six focus groups is expected to take approximately 120 hours. This estimate is based on completing six, two hour focus groups where each group would have 10 participants per group. $(60 \text{ participants} \times 2 \text{ hours})$.

Six Unbanked SSA Groups

Completion of six focus groups among unbanked SSI participants is expected to take approximately 148 hours.

Participant screening for the six unbanked SSA groups will take approximately 28 hours. This estimate is based on screening 168 potential participants with the screening process taking 10 minutes. We will recruit 12 unbanked SSA participants to ensure 8 to 10 show and we anticipate 30 percent of those contacted and screened will qualify. $(168 \text{ contacts} \times 10 \text{ minutes})/60=28 \text{ hours}$

Completion of six focus groups is expected to take approximately 120 hours. This estimate is based on completing six, two hour focus groups where each group would have 10 participants per group. $(60 \text{ participants} \times 2 \text{ hours}=120 \text{ hours})$.

Two Banked SSI Groups

Completion of two focus groups among banked SSI participants is expected to take approximately 57 hours.

Participant screening for the two banked SSA groups will take approximately 17 hours. This estimate is based on screening 100 potential participants with the screening process taking 10 minutes. We will recruit 20 banked SSI participants to ensure 8 to 10 show and we anticipate 40 percent of those contacted and screened will qualify. $(100 \text{ contacts} \times 10 \text{ minutes})/60=17 \text{ hours}$

Completion of two focus groups is expected to take approximately 40 hours. This estimate is based on completing two, two hour focus groups where each group would have 10 participants per group. $(20 \text{ participants} \times 2 \text{ hours}=40 \text{ hours})$.

One Banked SSA Group

Completion of one focus group among banked SSA participants is expected to take approximately 26 hours.

Participant screening for the one banked SSA groups will take approximately 6 hours. This estimate is based on screening 35 potential participants with the screening process taking 10 minutes. We will recruit 12 banked SSA participants to ensure 8 to 10 show

and we anticipate 70 percent of those contacted and screened will qualify. (35 contacts x 10 minutes)/60=6 hours

Completion of one focus group is expected to take approximately 20 hours. This estimate is based on completing one, two hour focus groups where the group would have 10 participants. (10 participants x 2 hours=20 hours).

Justification for Nonstandard Honoraria

It is generally accepted as a standard industry practice to offer an incentive to individuals who participate in focus groups. Since participants are giving their personal time and have to commute to and from the facility, providing them with an incentive is a way to compensate them for their time and participation. In addition, offering an incentive increases participation rates and in turn reduces recruiting costs.

Our experience with similar groups has shown that a \$100 to \$120 incentive yields the number of participants desired for the focus groups. Therefore, for this project, \$100 to \$120 incentive will be provided to make it possible to recruit the desired number of participants within a reasonable amount of time.

Contact

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