

**DIRECT EXPRESS® CARDHOLDER SURVEY
300 VA DIRECT EXPRESS CARDHOLDERS**

SUMMER 2010

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 enrolling in 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 debit card that allows people to receive their Veteran Administration benefits, as well as other federal benefit payments, electronically instead of by paper check.

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. I am only interested in your opinions. This survey should take about 10 minutes of your time.

The Paperwork Reduction Act of 1995 requires us to provide you with an OMB control number for this survey, which is 1510-0074. (If necessary: 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 enrolling in 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: XXX

IF RESPONDENT SPEAKS SPANISH PLEASE CONDUCT THE INTERVIEW IN SPANISH.

SCREENER

S1. GENDER: RECORD.

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

S2. Just to confirm, did you sign up for the **Direct Express** card to receive your VA Compensation or Pension benefit payments?

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

S3. What other payments, if any, do you receive on your **Direct Express** card? (**READ RESPONSES. ACCEPT ONLY ONE RESPONSE.**)

A Social Security payment.....1
An SSI payment.....2
Both.....3
None.....4
Don't know/refused (VOL).....9

S4. (**ASK IF S3=1-3**): Were you already receiving other benefit payments on the Direct Express card before signing up to receive your VA benefits on it as well, or did you sign up for all these benefits at the same time?

Already received other benefit payments on card.....1
Signed up at same time.....2
Don't know/refused (VOL).....9

S5. Approximately how long ago did you sign up to receive your VA Compensation or Pension benefit payment on the Direct Express card? (**READ RESPONSES.**)

One month ago.....1
Two months ago.....2
Three months ago.....3
Four months ago.....4
Don't know/refused (VOL).....9

WHERE HEARD/BANKING STATUS

- 1 How did you enroll in the **Direct Express** card? **(READ RESPONSES. ACCEPT ONE RESPONSE.)**
- By calling the toll-free number listed in the letter you received in the mail or heard about from someone.....1
 - Through a paper enrollment form you sent in the mail.....2
 - Other (VOL).....3
 - Don't know/refused (VOL).....9
 -
- 2 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
- 3 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
- 4 Before signing up for the Direct Express card, how were you most recently receiving your VA payment? **(READ RESPONSES. IF 3=2 DO NOT READ PUNCH 1.)**
- By direct deposit to your bank or credit union account.....1
 - By paper check.....2
 - Some other way (SPECIFY)4
 - Don't know/refused (VOL).....9
- 5 **(ASK IF Q4=2)** Before receiving your Direct Express card, where did you go MOST often to cash your VA check? **(READ RESPONSES. RANDOMIZE. ACCEPT ONE RESPONSE.)**
- Grocery store.....1
 - Liquor store.....2
 - Local bank or credit union.....3
 - Check cashing service or payday lender.....4
 - Family or friends cashed it for you.....5
 - Convenience store.....6
 - Discount store like Target or Wal-Mart.....7
 - Your employer cashed it for you.....8
 - Other (VOL).....98
 - Don't know/refused (VOL).....99

REASONS FOR USING DIRECT EXPRESS

6 What was the MOST important reason you signed up for the Direct Express card?
(OPEN-END. ACCEPT ONLY ONE RESPONSE.)

6A. What other reasons, if any, did you sign-up for the Direct Express card? **(OPEN-END. PROBE FOR UP TO TWO RESPONSES.)**

SATISFACTION WITH ENROLLMENT PROCESS

7 How long did it take to receive your Direct Express card after you signed up for it?
(READ RESPONSES.)

- Less than seven days.....1
- Seven to ten days.....2
- Eleven to fourteen days.....3
- Longer than fourteen days.....4
- GOTO Q14** Have not received card yet.....5
- Don't know/refused (VOL).....9

8 Did you receive a benefit payment on your Direct Express card before you actually received the card in the mail?

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

Do you think **the materials that came in the mail with your card** did an excellent, very good, good, fair, or poor job on each of the following? **(READ. RANDOMIZE.)**

		Excellent	Very good	Good	Fair	Poor	DK (vol)
9	Clearly explaining how to use the Direct Express card.	1	2	3	4	5	9
10	Making you feel comfortable about the security of the Direct Express card.	1	2	3	4	5	9
11	Explaining all the different ways you could use the Direct Express card.	1	2	3	4	5	9

		Excellent	Very good	Good	Fair	Poor	DK (vol)
12	Helping you understand what fees you might pay using the Direct Express card.	1	2	3	4	5	9
13	Helping you understand how to avoid paying fees associated with the Direct Express card.	1	2	3	4	5	9

**IF Q7=5 ASK Q14 AND Q15 THEN SKIP TO Q19
ASK Q14 ONLY IF Q1=1**

Now I am going to ask you about several aspects of the enrollment process. For each one I read, please tell me if you are very satisfied, somewhat satisfied, neither satisfied nor unsatisfied, somewhat unsatisfied, or very unsatisfied with each. Here's the first one (**READ ITEM. RANDOMIZE.**)

		Very satisfied	Some satisfied	Neither	Some unsat	Very unsat	DK (vol)
14	The service you received when you called to sign-up for the Direct Express card.	1	2	3	4	5	9
15	The ease of signing up for the Direct Express card.	1	2	3	4	5	9
16	The instructions you received on how to activate your Direct Express card.	1	2	3	4	5	9
17	The ease of activating the Direct Express card once you received it.	1	2	3	4	5	9
18	The time it took to receive your card once you signed up.	1	2	3	4	5	9

DEMOGRAPHICS

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

19 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

If Q19=1, ask 19A

19A. Do you receive your state government benefits on a card?

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

If Q19A=2, then ask 19B

19B. Do you receive your state government benefits electronically?

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

20 In general, how often do you access the Internet to send and receive 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
- Less often than once every few weeks.....6
- Never.....7
- Don't know/refused (VOL).....9

21 And, in general, how often do you access 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
- Less often than once every few weeks.....6
- Never.....7
- Don't know/refused (VOL).....9

22 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

23 Of all the calls that you or your household receive, are **(READ RESPONSES)**:

All or almost all calls received on cell phones.....	1
Some received on cell phones and some on regular landline phones.....	2
Very few or none are received on cell phones.....	3
Don't know/refused (VOL).....	9

24 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

25 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

26. Would you describe yourself as...

Hispanic or Latino.....	1
Not Hispanic or Latino.....	2
Prefer not to answer.....	9

ASK IF Q26=2 OR 9

27. Would you describe yourself as (ACCEPT MULTIPLE ANSWERS)...

- American Indian or Alaska Native.....1
- Asian.....2
- Black or African American.....3
- Native Hawaiian or Other Pacific Islander.....4
- White.....5
- Prefer not to answer.....9

[PROVIDE THE NUMBER OF RESPONDENTS WHO
SELECTED ONLY ONE CATEGORY SEPARATELY
FOR EACH CATEGORY AS WELL AS DETAILED
DISTRIBUTIONS, INCLUDING ALL POSSIBLE.....

28. Approximately how many years have you been receiving your VA benefit payment?

- _____
(RECORD. IF LESS THAN 1 YEAR RECORD 1).
Don't know/refused (VOL).....99

29. 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..... / / 10

Thank you again. Goodbye.