

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

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Recruiter: \_\_\_\_\_

*Note: We will recruit a minimum of 20-25 participants to complete 10 interviews in three cities (New York, Dallas, Los Angeles)*

	SSA Recipients	SSI Recipients
<b>Interviews (1 hour each)</b> Schedule a total of 24 interviews between 10 am and 7 pm	Recruit 11 for 5 to show	Recruit 13 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 research discussions 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 (Tentative Dates are June 20 in NY, June 21 in Dallas, and June 23, 2011 in LA) 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 \$100 for participating in the interview.** Would you be available on that date? (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.

**Direct Express Cardholders Screener**

**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: DALE WALTON, 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"/>	<b>RECRUIT A MIX</b>
Female	<input type="checkbox"/>	

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

	<b>YES</b>	<b>NO</b>
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"/>
<b>TERMINATE IF YES TO ANY OF THE ABOVE.</b>		

**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"/>	<b>TERMINATE</b>
Both	<input type="checkbox"/>	
Did not sign up for the Direct Express Card	<input type="checkbox"/>	<b>TERMINATE</b>

**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.

**Direct Express Cardholders Screener**

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

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"/>	<b>TERMINATE</b>
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 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 Which of the following categories best describes your ethnic group? (READ LIST. RECORD.)

A. Would you describe yourself as... (If no, go to B)

Hispanic or Latino	<input type="checkbox"/>	
Not Hispanic or Latino	<input type="checkbox"/>	
Prefer not to answer	<input type="checkbox"/>	

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

American Indian or Alaska Native	<input type="checkbox"/>	
Asian	<input type="checkbox"/>	
Black or African American	<input type="checkbox"/>	
Native Hawaiian or Other Pacific Islander	<input type="checkbox"/>	
White	<input type="checkbox"/>	
Prefer not to answer	<input type="checkbox"/>	

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

RECORD: \_\_\_\_\_

13 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"/>	<b>TERMINATE</b>
No	<input type="checkbox"/>	<b>CONTINUE</b>

**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:**

**Direct Express Cardholders Screener**

We would like to invite you to participate in a marketing research discussion. The discussion will take approximately one hour of your time and you will receive a **cash** gift of \$100. The interview will be held on \_\_\_\_\_ at \_\_\_\_\_ p.m. It will be held at \_\_\_\_\_.

Will you be available on \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_ p.m.?

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

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