

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

**DISCUSSION GUIDE
SPRING 2011**

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, Social Security Administration, or Veteran's Affairs.
 - 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.

- Before you signed up for the Direct Express card, how did you receive your federal benefit payment(s)?
- 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 are using it? Why?
- What do you like most about the Direct Express card?

- o What are the most important benefits of the Direct Express card to you personally?
- In what ways is the Direct Express card better than how you received your payment before?
- 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. Communication Preferences **10 minutes**

- How well do you feel you understand how to use the Direct Express card? Why?
 - o How comfortable do you feel using it? Why?
- Where did you learn how to use your Direct Express card?

PROBES

- o The materials that came with the card in the mail?
- o Had a debit/EBT card before?
- o Word of mouth?
- o Calling the 1-800 customer service number?
- How closely did you read the material that came in the mail with your card?
 - o In what ways was the material that came in the mail with the card helpful? Anything else?
 - o In what ways could it be improved? Anything else?
- Following is a list of different ways you could hear about how to use your Direct Express card. This could be short one sentence tips or just reminders about the different ways you can use the card. Please rate each one on a scale from 1 to 5 where a 1 means you would not be interested at all to hear about the Direct Express card that way, and 5 would mean you would be extremely interested to you hear about the Direct Express card that way. You can choose any number between one and five. **[HANDOUT. READ OUT LOUD.]**

Text alerts on your cell phone.

Twitter

Facebook

MySpace

A postcard in the mail

An organization that you belong to like [FILL IN LIKELY PARTNERS.]

A brochure you receive in the mail.

The Direct Express Web site.

- o Which would be the most convenient way for you to receive information about the Direct Express card?
- o Which of these would you be most likely to read or pay attention to? Why?
- o Which would you be least likely to pay attention to? Why?
- How often do you access the Internet for something other than e-mail?
 - o How often do you access the Internet on a Smartphone or similar type of cell phone?
 - o How often do you make purchases or pay a bill online?

IV. Usage

15 minutes

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

- First, where do you usually keep your Direct Express card? (PROBE: Wallet, purse, at home?) 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 at the store?
 - o **IF ATM AND CASH:** Why do you go to an ATM and take out cash instead of using 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**?
 - o **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?

Following are different ways you can use your Direct Express card.

In the first column put a check in the box if you were aware you could use the Direct Express card this way before today. If you did not know you could use your card that way, please do not put a check mark there.

In the second column put a check box if you use your Direct Express card this way at least a few times a month.

[HANDOUT ON FEATURES]

PROBE ON ITEMS INTERVIEWEE DID NOT KNOW ABOUT.

- Did anything surprise you on this list? What? How likely are you to do that in the future?

V. Balance Alert

5 minutes

- How do you usually keep up with your balance on the Direct Express card?
 - Do you find it easy or difficult to keep track of your balance on the Direct Express card? Why?
- Do you call the 1-800 number every payment day to check your balance?
 - Do you use the telephone voice recording or help system to get your balance or do you ask to speak to a live customer service representative? **(IF LIVE CSR ASK:)** Why?

- If you could receive a text message that told you your payment was on the card or get your balance – would you still call the 1-800 number? Why?
- How would you feel if instead of your payment being available at 12:01 a.m. right after midnight on the day your payment is due, your payment would be on your card at 9 a.m. on the morning your payment is due instead? Why?
 - Would that cause you any difficulties? Please explain why.

VI. User Education Materials

10 minutes

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

- What are the most important points this makes?
- What are the most important things this told you about using the Direct Express card for your federal benefit payments? What did you learn about it?
- How clear is the information about how to use the card?
 - What questions do you have about using the card after reading this?
- What is the most important information here? What information is essential to have to make sure people know how to use the card?
- Is there anything in this material that is unclear or confusing? What?
- Is there anything missing that you would like to know more about?
- After seeing this, how would it change, if at all, how you might use the card?

VII. Additional Functionality

5 minutes

Now I'd like to ask you about a few other things you might be able to do with the Direct Express card and get your reaction to them.

[PRESENT IN ORDER]

Tax Refund

- How interested would you be in receiving your federal tax refund on the Direct Express card?

- What do you think would be the benefits of receiving your federal tax refund on the Direct Express card? Why? **[PROBE FOR MULTIPLE BENEFITS.]**
- What do you think would be the drawbacks, if any? Why?
- What questions would you have before choosing to receive your federal tax refund on the Direct Express card?

Additional Benefit Card

Now I have another idea I'd like to present to you about the Direct Express card.

Suppose you could get a secondary Direct Express card that would not have your name on it and that you could load either by phone or online with a specific amount of money. You could use the card to give to a caregiver or other person specifically to purchase things for you.

The card would be secure because it would only have the amount of money you actually put on the card. And you would have to load more money onto the card each time you wanted to allow someone to use it.

- Overall, what do you think of this idea?
- Does this fulfill a current need you have, or not really?
- How likely would you be to request a card like this? Why?
- What do you like best about this idea?
- What do you like least about it?

VII. Conclusion (TIME PERMITTING)

- 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?

FEATURES HANDOUT

	Aware	Have done
Get cash back at ATM machines.		
Make purchases at grocery stores, restaurants, or other retail locations for free.		
Get cash back from grocery stores or other retail locations for free.		
Purchase money orders.		
Pay bills, such as cable television and utility bills.		
Buy something over the Internet.		
Transfer the money to a bank account.		
Pay bills such as utilities and cable television by phone.		
Get verification of your monthly deposit by listening to a voice recording without talking to a live customer service representative.		
Get a text alert on your cell phone that your monthly deposit has been made with no additional fees.		
Get a free low balance alert as a text message on your cell phone.		