

DISCUSSION GUIDE
***Go Direct* Insert Testing**
Social Security Check Recipients

I. Introduction

5 minutes

Moderator's introduction

- Introduce self and KRC Research.
- KRC is an independent research firm and does not work for the Department of the Treasury or the Social Security Administration.
- Explain focus groups, set ground rules:
 - No right or wrong answers.
 - Everyone should voice their opinions during the group.
 - It's okay to agree or disagree with each other.
 - Speak one at a time.
 - Turn off cell phones and pagers.
- I'm just looking for your opinions about several topics that we'll be talking about. Everything you say is confidential as required by law and your names will not be associated with what you say. This discussion group is for research purposes only.
- Inform participants we are audiotaping and videotaping the discussion and that observers are behind the one-way mirror.

Participants' introduction

- Please go around the room and tell me your first name and some of the hobbies you like to do.

II. Insert Testing: Written Exercise

20 minutes

The first thing we are going to do today is hand each of you an envelope. In the envelope, there are some inserts like you might receive along with your Social Security check.

I want you to take the inserts out of your envelope one at a time. Take your time to review each insert and then answer the questions on the worksheet I am handing out.

This is a quiet exercise. I'd like everyone to review the inserts quietly and answer the questions on your worksheet.

You will have plenty of time to discuss the inserts after everyone is finished rating them.

[EACH ENVELOPE WILL CONTAIN THE INSERTS IN A SPECIFIC ORDER FOR EACH GROUP. THE HANDOUTS WILL BE IN THE SAME ORDER AND WE WILL CUT AND PASTE AN IMAGE OF THE INSERT ONTO THE HANDOUT. THE ORDER WILL BE ROTATED IN EACH GROUP. MODERATOR WILL EXPLAIN THE HANDOUT.]

- Please describe the main point of this insert. Please be as specific as possible.

Following are several statements that could be used to describe each insert. Please indicate how well each statement describes the insert using a “1” to “5” scale where a “1” means the statement does not describe the insert at all, and a “5” means the statement describes the insert extremely well. You can use any number between 1 and 5.

Attributes:

- Is clear and understandable.
- Grabs my attention.
- Communicates the benefits of direct deposit and the **Direct Express** card.
- Motivates me want to switch to an electronic payment method for my federal benefit payment.
- The layout, design, and colors are appealing.

How likely would you be to read this insert if it arrived with your check?	Very likely	Somewhat likely	Not very likely	Not likely at all
How likely would you be to call the 1-800 number, go online, or go to your bank to sign up for direct deposit after seeing this insert?	Very likely	Somewhat likely	Not very likely	Not likely at all
How likely would you be to call the 1-800 number or go online to sign up for the Direct Express card after seeing this insert?	Very likely	Somewhat likely	Not very likely	Not likely at all

AFTER ALL INSERTS HAVE BEEN VIEWED:

- Now place a one on the worksheet representing the insert you like the most and a two on the worksheet representing the insert you like second most.

- Place and X on the insert you like the least.

VI. Insert Discussion

15 minutes

Let's discuss all of the inserts now.

HAND COUNT FAVORITE INSERT FOR EACH PARTICIPANT AND PLACE ON EASEL. DISCUSS IN ORDER.

- Why did you choose this insert? [HOLD UP INSERT CHOSEN BY MOST PARTICIPANTS.]
 - What stood out to you most about this one?
 - What does it tell you about electronic payments like direct deposit or the **Direct Express** card?
 - Is that important to you? Why?
 - How appealing is the insert? Would it grab your attention? Why or why not?
 - If you saw this insert, how likely would you be to switch from a check payment to direct deposit or the **Direct Express** card? Why?
 - Did you notice the form you can fill out and mail to switch from a check payment to direct deposit or the **Direct Express** card?
 - Was it clear what you were supposed to do with the form?
 - Do you think it would be easy or difficult to fill out? Why?
 - How likely would you be to fill out the form instead of calling the 1-800 number? Why?
 - If you did decide to switch to direct deposit, which of the following would you most likely to do – call the 1-800 number or fill out the form? Why?

REPEAT SERIES FOR SECOND MOST POPULAR INSERTS

- Which inserts did you not like? Why?

VII. Conclusion

5 minutes

- Based on everything you've seen and read today – what is the most convincing reason to switch from a check payment to an electronic benefit payment for your Social Security benefits?
- What is the least convincing reason?
- Based on what you have heard so far, how likely are you to switch your payment method to an electronic payment in the near future? Why or why not?
- If you were switching to an electronic payment method, which option would you choose, direct deposit to a checking or savings account or the **Direct Express** card? Why?

SHOW “CALL THE 1-800 NUMBER”, “FILL OUT FORM I RECEIVED WITH MY CHECK PAYMENT AND MAIL IT IN”, “GO TO MY BANK OR CREDIT UNION”, AND “GO TO SECURE INTERNET WEBSITE TO FILL OUT AN ONLINE FORM” ON EASEL.

- Assume you were going to switch from a check payment to direct deposit and there are four basic ways to do it. One is to call the 1-800 number, one is to fill out a form you receive with your check payment and mail it in, another is to go to your bank or credit union, and another is to go to a secure internet Web site to fill out an online form. **TALLY PARTICIPANTS RESPONSE.**
 - Which of the four ways would you most likely choose to switch to direct deposit? Why? (PROBE FOR COMFORT LEVEL OF EACH.)

VII. Wrap Up

1 minute

- Thanks for coming in today. I really appreciate it. You've been most helpful. Thank and dismiss.

HANDOUT [ATTACHED]