

**DIRECT EXPRESS CARDHOLDER SURVEY**  
**1,000 Direct Express Cardholders**  
**Oversample of 200 Veterans Affairs Recipients**

**SUMMER 2011**

**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 with 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 federal benefit payment 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 private and will not be shared with the government or anyone else as allowed by law. I am only interested in your opinions. This survey should take about 15 minutes of your time.

**IF NEEDED: Nothing you say will affect the amount of your benefit payment. I am only interested in your experiences with the Direct Express card.**

**INTERVIEWER INSTRUCTIONS: 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 CONFIDENTIAL AND THEIR INDIVIDUAL RESPONSES WILL NOT BE SHARED WITH ANYONE AS ALLOWED BY LAW.**

**IF RESPONDENT WANTS A PHONE NUMBER TO CALL TO VERIFY THIS IS A LEGITIMATE SURVEY: DALE WALTON AT 202-874-7118.**

**IF RESPONDENT SPEAKS SPANISH PLEASE CONDUCT THE INTERVIEW IN SPANISH.**

**SCREENER**

S1. RECORD FROM SAMPLE.

Social Security Recipient.....1  
Supplemental Security Income Recipient.....2  
Veterans Affairs Recipient.....3

S2. GENDER: RECORD.

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

S3. Did you sign up for the **Direct Express** card to receive your federal benefit payments for yourself, on behalf of someone else as their representative payee, or both?

Self.....1  
Someone else.....2  
Both.....3  
**TERMINATE** Did not sign up for the **Direct Express** card.....4  
**TERMINATE** Don't know/refused (VOL).....9

S3a. **(ASK IF S3=2 OR 3)** And do you receive a payment for . . . (READ RESPONSES. ACCEPT ALL THAT APPLY.)

A minor child living in your household.....1  
An adult child living in your household.....2  
An adult child not living in your household.....3  
A parent living in your household.....4  
A parent not living in your household.....5  
Other (VOL).....6  
Don't know/refused (VOL).....9

**IF S3=1 OR 3**

For this survey, please answer the questions only about your own federal benefit payment.

**IF S3=2**

For this survey, please answer the questions about the federal benefit payment you receive for someone else.

S4. What payments do you receive on your **Direct Express** card? **(READ RESPONSES. ACCEPT ALL THAT APPLY.)**

A Social Security payment.....1  
An SSI payment.....2  
A VA payment.....3  
A Railroad Retirement Board payment.....4  
Other federal benefit payments.....5  
Don't know/refused (VOL).....9

S4a. **ASK IF S4=1:** What type of Social Security payment do you receive? If you receive more than one, please tell me all the types you receive (**READ RESPONSES. ACCEPT ALL THAT APPLY.**)

- Disability benefits.....1
- Retirement benefits.....2
- Survivor benefits for a deceased parent or spouse.....3
- Other (VOL).....4
- Don't know/refused.....9

S5. Have you activated and used your **Direct Express** card?

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

S6. Approximately how long have you been receiving your benefit payments on the **Direct Express** card? (**READ RESPONSES.**)

- TERMINATE** One to two months.....1
- Three to four months.....2
- Five to six months.....3
- Seven to eight months.....4
- Nine to twelve months.....5
- More than one year.....6
- TERMINATE** Don't know/refused (VOL).....9

**BANKING STATUS**

1 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

2 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

**SATISFACTION WITH THE DIRECT EXPRESS CARD**

Now I'd like to ask you some questions about your **Direct Express** card.

3 Overall, how satisfied are you with the **Direct Express** card? **(READ RESPONSES).**

- Very satisfied.....1
- Somewhat satisfied.....2
- Neither satisfied nor unsatisfied.....3
- Somewhat unsatisfied.....4
- Very unsatisfied.....5
- Don't know/refused (VOL).....9

4 How likely are you to continue receiving your benefit payment on the **Direct Express** card? **(READ RESPONSES.)**

- Very likely.....1
- Somewhat likely.....2
- Neither likely nor unlikely.....3
- Somewhat unlikely.....4
- Very unlikely.....5
- Don't know/refused (VOL).....9

5 And, how likely would you be to recommend that a family member or friend, who receives a federal benefit payment, receive the payment on the **Direct Express** card? **(READ RESPONSES.)**

- Very likely.....1
- Somewhat likely.....2
- Neither likely nor unlikely.....3
- Somewhat unlikely.....4
- Very unlikely.....5
- Don't know/refused (VOL).....9

**USAGE INFORMATION**

6 Do you feel you understand how to use the **Direct Express** card . . .? **(READ RESPONSES.)**

- Extremely well.....1
- Very well.....2
- Somewhat well.....3
- Not too well.....4
- Not well at all.....5
- Don't know/refused (VOL).....9

7 How closely did you read the brochure that came in the mail with your **Direct Express** card . . .? **(READ RESPONSES.)**

- Extremely closely.....1
- Very closely.....2
- Somewhat closely.....3
- Not too closely.....4
- Did not read at all.....5
- Don't know/refused (VOL).....9

8 **(ASK IF Q7=1-4) And** how helpful did you find the brochure that came in the mail in explaining all the different ways you can use the **Direct Express** card? **(READ RESPONSES.)**

- Extremely helpful.....1
- Very helpful.....2
- Somewhat helpful.....3
- Not too helpful.....4
- Not helpful at all.....5
- Don't know/refused (VOL).....9

Following are different ways you could receive information about using your **Direct Express** card. After I read each one, please tell me how interested you would be in receiving information about how to use your **Direct Express** card that way – very interested, somewhat interested, not too interested, or not interested at all. **(RANDOMIZE. ALWAYS READ Q15 AND Q16 TOGETHER.)**

		Very	Some- what	Not too	Not at all	DK (vol)
9	By calling the <b>Direct Express</b> 1-800 number and listening to a pre-recorded message on a variety of topics on card usage.	1	2	3	4	9
10	Through social media websites like Facebook, MySpace, or Twitter.	1	2	3	4	9
11	By getting text alerts with helpful tips about the <b>Direct Express</b> card on your cell phone.	1	2	3	4	9
12	Through e-mails.	1	2	3	4	9
13	Through the <b>Direct Express</b> website.	1	2	3	4	9

		Very	Some- what	Not too	Not at all	DK (vol)
14	From a local organization that you belong to.	1	2	3	4	9
15	By getting a <u>postcard</u> in the mail with helpful tips about the <b>Direct Express</b> card.	1	2	3	4	9
16	By getting a <u>brochure</u> in the mail with helpful tips about the <b>Direct Express</b> card.	1	2	3	4	9
17	Through occasional phone calls from a customer service representative.	1	2	3	4	9
18	How often would you like to hear from <b>Direct Express</b> with information about how to use the card? <b>(READ RESPONSES.)</b>					
	Once a month.....					1
	Once every three months.....					2
	Once every six months.....					3
	Not interested.....					4
	Don't know/refused (VOL).....					9

**USAGE**

Now I am going to read you different statements about the **Direct Express** card. After I read each statement please tell me whether you were aware or NOT aware of this feature of the **Direct Express** card. If you were not aware, that's fine, please just say so. **(RANDOMIZE.)**

		Aware	Not Aware	DK (vol)
19	You can receive one free ATM withdrawal per month for each deposit without paying any fees if you use an ATM within the <b>Direct Express</b> network.	1	2	9
20	You can make purchases at grocery stores, restaurants, or other retail locations with no fee on the card.	1	2	9
21	You can get cash back from grocery stores or other retail locations with no fee on the card.	1	2	9

		Aware	Not Aware	DK (vol)
22	You can verify your monthly deposit and balance by calling the toll free <b>Direct Express</b> customer service number and listening to the voice recording without talking to a live customer service representative.	1	2	9
23	You can get a text message on your cell phone that your monthly deposit has been made with no fee on the card.	1	2	9
24	You can get a free low balance alert as a text message on your cell phone.	1	2	9
25	You can pay many bills like utilities and cable television by phone.	1	2	9
26	You can purchase items over the Internet.	1	2	9

Now I am going to read you different ways you can use the **Direct Express** card. After I read each one, please tell me how often you use your **Direct Express** card for that activity in a typical month– 20 or more times, 11 to 19 times, 5 to 10 times, 2 to 4 times, once a month, less often than once a month, or never.

Here's the first one [READ ITEM]: **(REPEAT SCALE AS NECESSARY. RANDOMIZE.)**

**ASK Q31 IF Q25=1. IF Q25=2 OR 9, CODE Q31 AS NEVER.**

**ASK Q32 IF Q26=1. IF Q26=2 OR 9, CODE Q32 AS NEVER.**

		20 or more times	11 to 19 times	5 to 10 times	2 to 4 times	Once a month	Less often	Never	DK (vol)
27	Get cash back at ATMs.	1	2	3	4	5	6	7	9
28	Make purchases at grocery stores, restaurants, or other retail locations.	1	2	3	4	5	6	7	9
29	Get cash back from grocery stores or other retail locations.	1	2	3	4	5	6	7	9
30	Purchase money orders.	1	2	3	4	5	6	7	9

		20 or more times	11 to 19 times	5 to 10 times	2 to 4 times	Once a month	Less often	Never	DK (vol)
31	Pay bills such as cable television and utilities by phone.	1	2	3	4	5	6	7	9
32	Buy something over the Internet.	1	2	3	4	5	6	7	9
33	Transfer the money to a bank account.	1	2	3	4	5	6	7	9
34	Get cash back from a bank teller.	1	2	3	4	5	6	7	9

35 What features would you like added to the **Direct Express** card that it does not currently have? **(OPEN-END. PROBE FOR MULTIPLE RESPONSES.)**

-----  
 -----

36 How often do you use CASH instead of your **Direct Express** card to make purchases at grocery stores, restaurants, retail stores, or similar places? **(READ RESPONSES.)**

- All of the time.....1
- Most of the time.....2
- Some of the time.....3
- Rarely.....4
- Never.....5
- Don't know/refused (VOL).....9

37 **(ASK IF Q36=1,2,3)** Why do you use cash instead of your **Direct Express** card to make purchases? **(OPEN-END. RECORD VERBATIM RESPONSE.)**

-----  
 -----



38 Which of the following do you think is the MOST important advantage of using the **Direct Express** card to make purchases instead of cash? (**RANDOMIZE. READ. ACCEPT ONE RESPONSE.**)

- To avoid ATM fees.....1
- It's safer because your cash can get lost or stolen.....2
- It's more convenient than carrying cash.....3
- It's faster.....4
- The **Direct Express** card is accepted everywhere MasterCard is accepted.....5
- Don't know/refused (VOL).....9

**CELL PHONE USAGE**

39 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

**ASK Q40 TO Q45 IF Q39=YES**

40 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

41 Is the cell phone that you use on a regular basis a pre-paid cell phone where you pay for minutes ahead of time or do you have a contract with a cell phone provider for a specific period of time?

- Pre-paid.....1
- Contract.....2
- Pay a monthly fee but not in a contract (VOL).....3
- Don't know/refused (VOL).....9

42a. Do you currently use or own a Smartphone? By Smartphone we mean a mobile phone that runs on an operating system, offers advanced computing ability, and can access the Internet. Examples of a Smartphone include the Droid, iPhone, and Blackberry.

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

- 42 Which of the following features does your cell phone have? (**ACCEPT ALL THAT APPLY.**)
- Internet access with full website capabilities.....1
  - E-mail.....2
  - Text messaging.....3
  - Ability to purchase or download applications (apps).....4
  - Don't know/refused (VOL).....9
- 43 **ASK IF Q42=3:** And what kind of text message plan do you have? Do you have unlimited text messages, or do you pay a fee for each text message, or do you have a set number of text messages you can send and receive each month?
- Unlimited.....1
  - Pay a fee for each text message.....2
  - Have a set number of text messages each month.....3
  - Don't know/refused (VOL).....9
- 44 How often do you change your cell phone provider?
- Every six months.....1
  - Every year.....2
  - Every two years.....3
  - Every three years.....4
  - Every four years.....5
  - Every five years.....6
  - Less often than every five years.....7
  - I have never changed my cell phone provider (VOL).....8
  - Don't know/refused (VOL).....9
- 45 **ASK IF Q42A=1 AND Q42=4:** Following is an option that **Direct Express** might introduce in the future. **Direct Express** cardholders would be able to use their cell phone, rather than their **Direct Express** card, to make purchases at grocery stores, restaurants, or other retail locations by downloading an application on their Smartphone. If introduced, there would be no fee for this service. How likely would you be to use this service if it were introduced (**READ RESPONSES**)?
- Very likely.....1
  - Somewhat likely.....2
  - Somewhat unlikely.....3
  - Very unlikely.....4
  - Don't know/refused (VOL).....9

**RESUME ASKING ALL**

Now I'd like to ask you some questions on another topic.

- 46 In a typical month, how often do you call the **Direct Express** customer service number for any reason? **(READ RESPONSES.)**
- 20 or more times.....1
  - 11 to 19 times.....2
  - Five to ten times.....3
  - Two to four times.....4
  - Once.....5
  - Never.....6
  - Don't know/refused (VOL).....9
- 47 On the day your regular benefit payment is due each month, do you usually check to confirm that a deposit has been made to your **Direct Express** card? **(ACCEPT ONE RESPONSE.)**
- Yes.....1
  - No.....2
  - Sometimes (VOL).....3
  - Don't know/refused (VOL).....9
- 48 **(ASK IF Q47=1 OR 3)** How do you check to confirm a deposit has been made to your **Direct Express** card most often? **(READ RESPONSES. ACCEPT ONE RESPONSE.)**
- Call the **Direct Express** customer service number.....1
  - Check your balance at an ATM.....2
  - Some other way (SPECIFY) \_\_\_\_\_.....3
  - Do not check to confirm deposits (VOL).....4
  - Don't know/refused (VOL).....9

49 **(IF Q48=1)** When you call to verify that a deposit has been made to your **Direct Express** card, do you choose to speak to a live customer service representative or do you rely on the voice recording?

- Speak to a live customer service representative.....1
- Voice recording.....2
- Both (VOL).....3
- Don't know/refused (VOL).....9

50 **(ASK IF Q49=1 OR 3)** Why do you ask to speak to a live customer service representative to verify a deposit has been made instead of relying on the voice recording? **(OPEN-END. RECORD VERBATIM RESPONSE.)**

-----  
 -----

51 **(ASK ALL:)** Currently payments are placed on the **Direct Express** card the morning your payment is due at 12:01 a.m., right after midnight. How would receiving your payment later – at 9 a.m. the day your payment is due, impact you personally? **(READ RESPONSES. ROTATE TOP TO BOTTOM, BOTTOM TO TOP.)**

- Very positively.....1
- Somewhat positively.....2
- Neither positively or negatively.....3
- Somewhat negatively.....4
- Very negatively.....5
- Don't know/refused (VOL).....9

52 **(ASK IF Q49=1 OR 3)** And, how likely would you be to speak to a live customer service representative to verify a deposit if your payment was available at 9 a.m. on the morning your payment was due instead of 12:01 a.m. right after midnight?

- Very likely.....1
- Somewhat likely.....2
- Somewhat unlikely.....3
- Very unlikely.....4
- Don't know/refused (VOL).....9

53 **(ASK IF Q39=YES)** If you could receive a text message on your cell phone immediately when a payment has been placed on your card, how likely would you be to call and speak to a live customer service representative to verify your deposit?

- Very likely.....1
- Somewhat likely.....2
- Somewhat unlikely.....3
- Very unlikely.....4
- Don't know/refused (VOL).....9

54 **(ASK IF Q39=YES)** If you could receive a text message on your cell phone telling you that a payment will be placed on your card the day before the payment is due, how likely would you be to call and speak to a live customer service representative to verify your deposit on payment day?

- Very likely.....1
- Somewhat likely.....2
- Somewhat unlikely.....3
- Very unlikely.....4
- Don't know/refused (VOL).....9

**ADDITIONAL FUNCTIONS**

Next I'd like to ask you about some new ideas related to your **Direct Express** card.

55 Did you receive a federal tax refund this year? **(READ RESPONSES.)**

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

56 **(ASK IF Q55=1)** How interested would you be in receiving your federal tax refund on your **Direct Express** card? **(READ RESPONSES.)**

- Very interested.....1
- Somewhat interested.....2
- Not too interested.....3
- Not interested at all.....4
- Don't know/refused (VOL).....9

57 Now, suppose you could get a second **Direct Express** card that you could give to a caregiver, family member, or other person specifically to purchase things for you. This second card would not have your name on it and you could decide how much money to put on the card either by phone or online.

The card would be secure because it would only have the amount of money you actually place on the card. And you would have to put more money on the card after the money on it has been used.

How interested would you be in a second **Direct Express** card like this if the card was free and did not include any fees? (**READ RESPONSES.**)

- Very interested.....1
- Somewhat interested.....2
- Not too interested.....3
- Not interested at all.....4
- Don't know/refused (VOL).....9

**DO NOT ASK SSI RECIPIENTS Q58**

58 How interested would you be in using the money you receive on the **Direct Express** card to save money by purchasing U.S. Treasury securities, commonly referred to as savings bonds?

- Very interested.....1
- Somewhat interested.....2
- Not too interested.....3
- Not interested at all.....4
- Don't know/refused (VOL).....9

**SOCIAL MEDIA HABITS**

Next, I'd like to ask you a few questions about how you use the Internet.

59 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 6 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

60 **IF Q59≠7 OR 9.** Do you ever use the Internet to do any of the following things?  
**(ALLOW MULTIPLE RESPONSES.)**

Use a social networking site like Facebook, MySpace, or Twitter.....	1
Purchase products or services.....	2
Research products or services.....	3
Watch or share videos.....	4
Read or write a blog.....	5
Listen to music or podcasts.....	6
Research health information.....	7
Research financial information.....	8
Make travel arrangements.....	9
Get news.....	10
Sign up for newsletters or email alerts.....	11
Communicate with family through Skype or similar software.....	12
<b>(IF Q1=1)</b> Online banking or bill payment through a bank account.....	13
Online bill payment through a service provider like cable or utility companies.....	14
None of these (VOL).....	15
Don't know/refused (VOL).....	99

**DEMOGRAPHICS**

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

61 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

62 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

63 What is the last grade of school you have completed? **(READ RESPONSES.)**

Less than high school.....	1
Completed high school.....	2
Completed GED.....	3
Some college or trade school.....	4
Completed college.....	5
Some post graduate or professional school.....	6
Completed graduate school or professional school.....	7
Don't know/refused (VOL).....	9

64 Would you describe yourself as... **(READ RESPONSES.)**

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

65 Would you describe yourself as **(READ RESPONSES. 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 (VOL).....	9



66 **(ASK IF S1=1 OR 2):** Approximately how many years have you been receiving your Social Security or SSI benefit payment?

\_\_\_\_\_  
(RECORD. IF LESS THAN 1 YEAR RECORD 1).  
Don't know/refused (VOL).....9

67 **(ASK IF S1=3):** Approximately how many years have you been receiving your Veterans Affairs benefit payment?

\_\_\_\_\_  
(RECORD. IF LESS THAN 1 YEAR RECORD 1).  
Don't know/refused (VOL).....9

68 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.....\_\_ / \_\_ / 11

Thank you again. Goodbye.