

DIRECT EXPRESS® CARDHOLDER SURVEY
1,000 Direct Express Cardholders
Oversample of 200 Cardholders as of May 1, 2011

SPRING 2012

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 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 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 PAYMENT TYPE FROM SAMPLE.

Social Security Recipient.....	1
Supplemental Security Income Recipient.....	2
Veterans Affairs Recipient.....	3
Other.....	4

S1a.	RECORD SIGN-UP DATE FROM SAMPLE.		
		Before May 1, 2011.....	1
	OVERSAMPLE OF 200	On or after May 1, 2011.....	2
		Other.....	4
S1b.	RECEIVED CARDHOLDER EDUCATION MATERIAL. (RECORD FROM SAMPLE.)		
		Yes, received.....	1
		No, did received.....	2
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

S4b. Did you sign up for the **Direct Express** card when you enrolled for benefits through the Social Security Administration or other agency, or did you apply for the card after you already began receiving your benefit payment by check or direct deposit?

On initial enrollment.....	1
After receiving payments.....	2
TERMINATE Don't know/refused (VOL).....	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
One year to less than two years.....	6
Two years to less than three years.....	7
Three years to less than four years.....	8
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
- 3 Before signing up for the Direct Express card, how were you most recently receiving your Social Security or SSI payment? (**READ RESPONSES. IF Q2=2 DO NOT READ PUNCH 1.**)
- By direct deposit to your bank or credit union account.....1
 By paper check.....2
 A debit card other than the Direct Express card.....3
 Some other way (SPECIFY) _____.....4
 Don't know/refused (VOL).....9
- 4 **ASK IF Q3=2:** Before receiving your Direct Express card, where did you go MOST often to cash your Social Security or SSI 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

SATISFACTION WITH THE DIRECT EXPRESS CARD

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

5 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

6 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

7 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

REASONS FOR USING DIRECT EXPRESS

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

8a. What other reasons did you have, if any, for signing up for the **Direct Express** card? **(OPEN-END. PROBE FOR UP TO TWO RESPONSES.)**

Now, I am going to read you some statements about the **Direct Express** card. Please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with each? **(READ AND RANDOMIZE.)**

		Strong agree	Some agree	Some disagree	Strong disagree	DK (Vol)
9	The Direct Express card makes it easier to pay my bills.	1	2	3	4	9
10	The Direct Express card helps me manage my money so it lasts throughout the month.	1	2	3	4	9
11	Receiving my federal benefit payment on the Direct Express card is safer than receiving it by paper check.	1	2	3	4	9
12	It is more convenient to use my Direct Express card to make purchases rather than relying on cash.	1	2	3	4	9
13	Learning how to use my Direct Express card has helped me learn more about managing my money in general.	1	2	3	4	9
14	I would encourage others to use the Direct Express card instead of cash whenever possible.	1	2	3	4	9
15	I feel safer with the Direct Express card because I don't have to worry about my money being lost or stolen.	1	2	3	4	9

USAGE INFORMATION

16 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

17 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

18 **(ASK IF Q17=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

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 Direct Express 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
22	You can verify your monthly deposit and balance by calling the toll free Direct Express customer service number and listening to the voice recording without talking to a live customer service representative.	1	2	9

		Aware	Not Aware	DK (vol)
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 Q26 AS NEVER.

ASK Q32 IF Q26=1. IF Q26=2 OR 9, CODE Q27 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 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
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

		20 or more times	11 to 19 times	5 to 10 times	2 to 4 times	Once a month	Less often	Never	DK (vol)
34	Get cash from a bank teller.	1	2	3	4	5	6	7	9

35 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

36 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

CARDHOLDER EDUCATION MATERIAL

ASK ONLY IF QS1B=1

37 Do you recall receiving a brochure in the mail providing tips, information, or reminders about how to use the **Direct Express** card?

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

ASK Q38 IF Q37=1. OTHERWISE SKIP TO Q48

38 And did you find the brochure you received in the mail very helpful, somewhat helpful, not that helpful, or not helpful at all, in providing you tips, information, or reminders about how to use the **Direct Express** card?

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

Now, I would like to read you a few statements that could be used to describe the brochure you received in the mail. Please tell me how well each statement describes the brochure using a scale from 1 to 5, where 1 means the statement does not describe the brochure at all, and a 5 means the statement describes the brochure completely. You can choose any number between 1 and 5.

(RANDOMIZE.)

		Rating of 1	Rating of 2	Rating of 3	Rating of 4	Rating of 5	DK (Vol)
39	Was easy to read and understand.	1	2	3	4	5	9
40	Told me something new about how to use the Direct Express card.	1	2	3	4	5	9
41	Had an appealing layout and design.	1	2	3	4	5	9
42	Made me want to learn more about the different ways I can use my Direct Express card.	1	2	3	4	5	9
43	Grabbed my attention so that I wanted to read it.	1	2	3	4	5	9
44	The information in the brochure was relevant to me.	1	2	3	4	5	9

45 What did you learn about the **Direct Express** card that you didn't know before? Please be as specific as possible. **(OPEN-END. PROBE FOR UP TO THREE RESPONSES.)**

46 Did the information in the brochure change the way you use the **Direct Express** card in any way? This could include something you started doing that you had not done before, or something you started to do more frequently with the card. **(OPEN-END. PROBE FOR UP TO THREE RESPONSES.)**

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

47 **IF Q46=YES.** What have you changed about the way you use the **Direct Express** card after reading the brochure? **(OPEN-END. PROBE FOR UP TO THREE RESPONSES.)**

CELL PHONE USAGE

48 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 Q49 IF Q48=YES

49 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

SOCIAL MEDIA HABITS

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

50 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

51 **IF Q50≠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
(IF Q1=1) 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.

52 Do you currently receive benefits or payments from your state government for things like food stamps, welfare, or child support on a debit card?

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

53 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

54 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

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

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

56 Would you describe yourself as **(READ RESPONSES. ACCEPT MULTIPLE RESPONSES)...**

American Indian or Alaskan Native.....	1
Asian.....	2
Black or African American.....	3
Native Hawaiian or Other Pacific Islander.....	4
White.....	5
Prefer not to answer (VOL).....	9

57 **(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

58 **(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

59 **(ASK IF S1=4):** Approximately how many years have you been receiving your federal benefit payment?

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

60 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..... / / 12

Thank you again. Goodbye.