

DIRECT EXPRESS® CARDHOLDER SURVEY
1,000 Direct Express® Cardholders
100 Direct Express® App Users

2015

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 prepaid debit card that allows people to receive their federal benefit payment electronically and not 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 as allowed by law. I am only interested in your opinions. This survey should take about 17 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: MATTHEW HELFRICH (215) 516-8022.

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
 Railroad Retirement Board.....4
 Other.....9

S1a. RECORD SIGN-UP DATE FROM SAMPLE.

Before May 1, 2011.....1
 On or after May 1, 2011.....2
 Other.....4

S1b. RECORD SIGN-UP DATE FROM SAMPLE.

Before March 1, 2013.....1
 On or after March 1, 2013.....2
 Other.....4

S2. GENDER: RECORD.

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

S3. Do you receive federal benefit payments on the **Direct Express**[®] card for yourself, on behalf of someone else as their representative payee, or both?

Self.....1
 Someone else.....2
 Both.....3
TERMINATE Do not receive benefits on the **Direct Express**[®] card.....4
TERMINATE Don't know/refused (VOL).....9

S3a. **(ASK IF S3=2 OR 3)** 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 months to less than one year.....2
- One year to less than three years.....3
- Three years or more.....4
- TERMINATE** Don't know/refused (VOL).....99

BANKING STATUS/SATISFACTION

- 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

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

- 2 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

ASK Q3 IF Q2=3,4,5 OR 9

- 3 Why do you say you are **[READ RESPONSE FROM Q2]** with the **Direct Express®** card? **(OPEN-END. RECORD VERBATIM RESPONSE)**

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)
4 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
5 You can make purchases at grocery stores, restaurants, or other retail locations with no fees on the card.	1	2	9

		Aware	Not Aware	DK (vol)
6	You can get cash back when you make a purchase from grocery stores or other retail locations at no cost to you.	1	2	9
7	You can pay many bills like utilities and cable television by phone or online.	1	2	9
8	You can shop and make purchases online.	1	2	9
9	Through PayPerks®, you have chances to win cash prizes for taking online tutorials and surveys that will help you understand how to use your Direct Express® card.	1	2	9
10	You can use a mobile app on your smartphone to check your balance or to see if a deposit has been made.	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— more than 10 times, 2 to 10 times, once a month, less often than once a month, or never.

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

		More than 10 times	2 to 10 times	Once a month	Less often	Never	DK (vol)
11	Get cash at ATMs.	1	2	3	4	5	9
12	Make purchases at grocery stores, restaurants, or other retail locations.	1	2	3	4	5	9
13	Get cash back from grocery stores or other retail locations.	1	2	3	4	5	9
14	Make online purchases.	1	2	3	4	5	9
15	Get cash from a bank teller.	1	2	3	4	5	9
16	Get cash from a check cashing service.	1	2	3	4	5	9

17 Which of the following do you use your **Direct Express**[®] card for at least once a month?
(READ RESPONSES. RANDOMIZE. ACCEPT ALL THAT APPLY.)

- Purchase money orders.....1
- Pay bills such as cable television and utilities by phone
or online.....2
- Transfer money from your **Direct Express**[®] card to a
bank account.....3
- Pay rent.....4
- Don't know/refused (VOL).....9

18 Do you use your **Direct Express**[®] card to make automatic or recurring payments for things like utility bills, your cell phone bill, or other monthly payments?

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

19 Do you regularly take all or most of your money from the **Direct Express**[®] card in cash either from a bank teller or through ATM withdrawals at the beginning of each month or soon after your payment day?

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

ASK Q20 IF Q19=2,9

20 At the beginning of each month or soon after payment day, how much of your payment do you usually take out in cash?

- More than half.....1
- About half.....2
- Less than half.....3
- Don't know/refused (VOL).....9

ASK Q21 IF Q19=1 OR Q20=1, 2

21 Now I am going to read you a list of reasons why some people might withdraw half or more of their money from their **Direct Express**[®] card each month. For each one I read, please tell me if that is a reason you withdraw half or more of your money in cash each month. You may choose as many as apply. **(RANDOMIZE. MULTIPLE RESPONSE. ACCEPT ALL THAT APPLY.)**

- I have to pay my rent in cash each month and it takes most of my money.....1
- I don't want the government or anyone else knowing how I spend my money.....2
- I am not sure how to use the card to make purchases and pay bills.....3
- I am not sure the card is secure and I don't want someone to steal my money.....4
- Not all the places I shop accept the **Direct Express**[®] card.....5
- I prefer to use cash instead of the **Direct Express**[®] card.....6
- It is easier to keep track of my balance or how much money I have left for the month.....7
- I transfer the cash to a bank account.....8
- It's a habit.....9
- NONE OF THE ABOVE (VOL).....98
- Don't know/refused (VOL).....99

Now I am going to read you types of payments you might make for purchases. For each one I read, please tell me how often you use CASH instead of your **Direct Express**[®] card to make that purchases. Is it all the time, most of the time, some of the time, rarely, or never? If you usually make this payment using some other method like a credit card or other debit card, please just say so.

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

	All the time	Most of time	Some of time	Rarely	Never	Other method	DK /Ref (VOL)
22 Making purchases at grocery stores, convenience stores, department stores, and similar retail locations, but not including restaurants.	1	2	3	4	5	6	9
23 Making large purchases of over \$1,000 for things like a television, furniture, appliances, or similar items.	1	2	3	4	5	6	9
24 Paying for meals at traditional sit down restaurants that have servers.	1	2	3	4	5	6	9

		All the time	Most of time	Some of time	Rarely	Never	Other method	DK /Ref (VOL) 9
25	Paying for meals at fast food restaurants.	1	2	3	4	5	6	9
26	Purchasing gasoline.	1	2	3	4	5	6	9

PAYPERKS®

Now I am going to ask you a few questions about PayPerks®. PayPerks® is a free online rewards program that is available for **Direct Express®** cardholders. PayPerks® gives you chances to win cash prizes just for learning about your **Direct Express®** card. PayPerks’ online tutorials and surveys will help you understand how to use your **Direct Express®** card so you can avoid fees, save time, and keep your money safe and secure.

27	Have you created a PayPerks® account and taken any online tutorials or surveys?							
	Yes.....							1
	No.....							2
	Don’t know/refused (VOL).....							9

28	How does knowing that PayPerks® is offered on your Direct Express® card make you feel – (READ RESPONSES. ROTATE TOP TO BOTTOM, BOTTOM TO TOP) about Direct Express® ?							
	Much more positive.....							1
	Somewhat more positive.....							2
	No difference.....							3
	Somewhat more negative.....							4
	Much more negative.....							5
	Don’t know/refused (VOL).....							9

NEW FEATURES

Following are several potential new features of the **Direct Express®** card. For each one I read, please tell me if you would be very interested, somewhat interested, not very interested, or not interested at all in that feature. **(RANDOMIZE.)**

		Very	Somewhat	Not very	Not at all	DK /Ref (VOL) 9
29	Being able to add or load money from other sources to the card.	1	2	3	4	9
30	Receive your federal tax refund on the card.	1	2	3	4	9

		Very	Somewhat	Not very	Not at all	DK /Ref (VOL)
31	Receive TANF [PRONOUNCED: /tænif/], food assistance, or other state benefits on the card.	1	2	3	4	9
32	Receive alerts with your balance after every transaction on a smartphone app.	1	2	3	4	9
33	Receive alerts with your balance on a weekly basis on a smartphone app.	1	2	3	4	9
34	Recurring bill payment for utilities and other regular payments.	1	2	3	4	9
35	How likely would you be to take cash from your Direct Express [®] card from a national retail chain like Wal-Mart [®] or Target [®] for a fee of \$1.50 instead of using a bank teller, if you could get all your cash at once?					
	Very likely.....					1
	Somewhat likely.....					2
	Somewhat unlikely.....					3
	Very unlikely.....					4
	Don't know/refused (VOL).....					9

LOST CARDS

36	How often have you lost your card and had to have it replaced? If you have never lost your card please just say so.					
	RECORD _____					
	Never.....					99
	Don't know/refused (VOL).....					9
37	How interested would you be to go to a United States Post Office to get your replacement Direct Express [®] card instead of having to wait for it in the mail? (READ RESPONSES.)					
	Very interested.....					1
	Somewhat interested.....					2
	Not very interested.....					3
	Not interested at all.....					4
	Don't know/refused (VOL).....					9

CELL PHONE USAGE

- 38 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
- 39 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® that runs on the Android® operating system like Samsung® and LG, Apple® iPhone®, and Blackberry®.
- Yes.....1
No.....2
Don't know/refused (VOL).....9

ASK Q40 IF Q39=1

- 40 Do you ever access the World Wide Web or Internet using a web browser or an app on your smartphone?
- Yes.....1
No.....2
Don't know/refused (VOL).....9

MOBILE BANKING USAGE

ASK Q41 IF Q39=1

- 41 Have you used the **Direct Express®** free mobile app on your smartphone?
- Yes.....1
No.....2
Don't know.....9
- GOTO Q46**
GOTO Q46

ASK Q42-45 IF Q41=1

- 42 Where did you hear about the **Direct Express®** Mobile app?
- An e-mail from PayPerks®.....1
Found it myself in the app store.....2
From a friend or family member.....3
Other (specify).....4
Don't know/refused (VOL).....9

- 43 What feature in the app do you find most useful?
- | | |
|--|---|
| Check account balance..... | 1 |
| View recent transactions..... | 2 |
| Finding ATMs..... | 3 |
| Find cash back merchant locations..... | 4 |
| Other (specify)..... | 5 |
| Don't Know (VOL)..... | 9 |
- 44 In an average month, how often would you say you use the **Direct Express**[®] mobile app?
- | | |
|-------------------------|---|
| Once..... | 1 |
| Two to five times..... | 2 |
| Six to ten times..... | 3 |
| More than 10 times..... | 4 |
| Don't know (VOL)..... | 9 |
- 45 Overall, how satisfied are you with the **Direct Express**[®] app? (**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 |
46. Have you ever used another mobile app to get your Direct Express[®] card balance?
- | | |
|-------------------------------|---|
| Yes..... | 1 |
| No..... | 2 |
| Don't know/refused (VOL)..... | 9 |

DEMOGRAPHICS

ASK ALL

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

47. Do you own or rent the dwelling you live in? (**READ LIST. ACCEPT ONLY ONE RESPONSE.**)
- | | |
|-------------------------------|---|
| Own..... | 1 |
| Rent..... | 2 |
| Other..... | 3 |
| Homeless (VOL)..... | 8 |
| Don't know/refused (VOL)..... | 9 |

IF Q47=8 DO NOT ASK Q48 AND CODE AS 10 (HOMELESS)

48. Please tell me which of the following best describes the type of housing you live in.
(READ RESPONSES. ACCEPT ONLY ONE RESPONSE.)

- Government subsidized housing or apartment.....1
- The home or apartment of a friend or relative.....2
- A regular apartment building.....3
- A mobile home.....4
- A single family home.....5
- Condominium.....6
- Assisted living facility.....7
- Nursing home.....8
- A hotel or motel.....9
- Homeless.....10
- Other (specify) _____.....11
- Don't know/refused (VOL).....99

49. Do you currently receive benefits or payments from your state government for any of the following on an EBT or Electronic Benefit Transfer card? Please choose all that apply.
(MULTIPLE RESPONSE. ACCEPT ALL THAT APPLY.)

- TANF [**PRONOUNCED: /tænif/**] commonly known as welfare.....1
- SNAP or food assistance.....2
- Unemployment insurance.....3
- Child support.....4
- NONE OF THESE.....8
- Don't know/refused (VOL).....9

50. 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

51. What is the last grade of school you completed? (DO NOT READ.)
- Did not complete high school.....1
 - High school graduate.....2
 - Some college or vocational training such as
a vocational school, trade school, or 2-year associates
degree.....3
 - Completed a 4-year college degree.....4
 - Postgraduate or professional degree like a Master’s,
PhD, MBA, JD, or other professional degree.....5
 - Don’t know/refused (VOL).....9

52. Would you describe yourself as... (READ RESPONSES.)
- Hispanic or Latino.....1
 -
 -
 -
 - Prefer not to answer (VOL).....9

53. Would you describe yourself as (READ RESPONSES. ACCEPT MULTIPLE RE-
SPONSES)...
- 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

54. (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

55. (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

56. (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

57. RECORD LANGUAGE INTERVIEW WAS CONDUCTED IN.

English.....1
 Spanish.....2

IDI RECRUIT SCREENER. ASK IF Q2=4, 5

58. As part of our ongoing effort to improve cardholder experience with the **Direct Express®** card, we are asking a select group of cardholders to participate in a follow-up telephone interview with a third party research firm, KRC Research.

The interview will be open-ended and conducted by a professional interviewer, allowing you to tell us in your own words about your experience with the card and how we can improve it.

The interview will last approximately 45-minutes and all your responses will be confidential. All the data collected in the interviews will only be reported in the aggregate and none of your specific responses will be attributed to you.

All cardholders selected to participate in an interview will receive a \$50 gift card as a token of appreciation for their time.

Would you be willing to be contacted for a follow-up interview in the next few weeks?

Yes.....1
 No.....2

59. IF YES, PLEASE RECORD NAME AND CONTACT NUMBER FOR FOLLOW-UP INTERVIEW.

ASSESSMENT FROM INTERVIEWER

60. PLEASE PROVIDE YOUR ASSESSMENT OF THE POTENTIAL QUALITY OF THE INTERVIEWEE BASED ON THEIR PARTICIPATION IN THE SURVEY.

Excellent.....1
 Very good.....2
 Good.....3
 Fair.....4
 Poor.....5

RECORD FROM SAMPLE:

Phone:.....(____) ____ - ____
CBSA code.....____
State:____
Region:.....____

DATE OF INTERVIEW.....__ / __ / 15

Thank you again. Goodbye.