

A.3.2 Retailer Interview Protocol: Uncertified

PURPOSE: Assess retailer experience with the certification, recertification, and EBT transaction process, redemption of the cash and non-cash portion of the Family Card¹, participants' use of the cash portion, and potential effects of eliminating the cash portion of the benefit.

SECTION I: Introduction

As you reviewed in the consent form, we are conducting a research study to better understand how Family Card holders spend their benefits in food stores and how retailers view the benefits and barriers to accepting the Family Card in their stores. For this study, we will be talking with retailers like you- both certified and uncertified-- across Puerto Rico. If you need to stop at any time to tend to your customers or other store business, please feel free to do so. I can wait for you to tend to your business and we can continue the interview.

Since we are talking to many retailers across Puerto Rico, audio recordings help us remember who said what so I don't need to worry about taking notes and can listen to what you have to say. Only people working on this study will have access to the recordings. Would it be ok if I record our discussion?

First let's start with some background about your store.

SECTION II: Background

1. How long has this store been here?
 - a. Is your store part of a chain/franchise?
2. What is your role at the store? **Probe:** Owner? Manager? Other?
 - a. How long have you managed/operated this store?
3. How far do most customers travel to get to your store? **Probe:** are most local/ from the neighborhood?
 - a. How do your customers usually get to your store? **Probe:** walk, drive, public transportation, other?
 - b. Approximately what amount of your shoppers use NAP benefits, would you say all, most, some or none? **Probe:** please tell me more about that.

¹ Note, for OMB review, the Family Card is the EBT card referred to in Puerto Rico as the Tarjeta de la Familia.

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- c. Approximately what amount of your sales are made using NAP benefits, would you say all, most, some or none? **Probe:** please tell me more about that.
 - d. Approximately what amount of your customers are elderly, would you say all, most, some or none? **Probe:** please tell me more about that.
 - e. About what amount of your customers have disabilities, would you say all, most, some or none? **Probe:** please tell me more about that.
 - f. How easy or difficult do you think it is for customers to get to your store?
4. Approximately how much of your inventory is food versus non-food items? **Probe:** percentage of food versus non-food? All food, some food, little food, no food?
5. **Confirm that retailer IS NOT certified:** Is your store certified to redeem Family Cards? [SHOW Family Card if necessary]. These are EBT cards that allow NAP participants to purchase food. The cards are used like a debit card, and can only be redeemed at stores that are certified to accept them.
- a. Is this something you've heard about?
 - b. Has your store ever been certified to accept the Family Card?
 - i. **IF YES to b:** What was the reason you stopped being certified? **Probe:** Was it the cost of the equipment, bank charges or transaction costs, not enough customers that use the Family Card, etc.?
6. Do you currently accept credit or debit cards?
- a. **IF YES, accepts credit/debit:** Who provides your credit/debit services?
 - b. **IF YES, accepts credit/debit:** Do you use your cash register or a separate device to run the transaction? **Probe:** can you tell me about the type of device or manufacturer?
 - c. **IF YES, accepts debit:** What are the transaction fees for each debit transaction?
 - d. **IF YES, accepts credit:** What are the transaction fees for each credit transaction?
 - e. **IF YES, accepts credit/debit:** What other forms of government assistance do you accept, like TANF or WIC?
 - f. **IF NO, does NOT currently accept credit/debit cards:** What are some reasons you do not accept credit/debit cards? **PROBE If retailer mentions fees:** what do you think the fees involve?
7. Do you use an electronic cash register system?
- a. **IF NO, DOES NOT USE ELECTRONIC CASH REGISTER SYSTEM:** What are some of the reasons you do not use one?
8. Do you use an electronic reporting system for reporting your Puerto Rico sales tax or IVU? IF YES: Do you use the same system for processing Family Card transactions?
9. Do you have an ATM in your store?
- a. **IF YES:** Do you know if NAP participants use your ATM to get cash from their Family Card?

- b. **IF NO:** Is there an ATM nearby? **Probe:** How far?
10. Do you have internet service at your store?
- a. **IF YES:** Do you ever experience internet service outages?
 - i. If so, how long do they typically last?
 - ii. How frequently do they occur?
 - iii. What causes them?

SECTION III: Facilitators, Barriers, Advantages and Disadvantages to Becoming NAP Certified

11. What are some reasons that your store is not certified to accept Family Cards? **Probe:** not eligible (e.g., not enough annual food sales, or do not meet retailer criteria), no Point-of-Sale (POS) equipment, cost of POS equipment, transaction costs, application fee, difficulties with connectivity (e.g., telephone line), other technology issues, electricity outages, too small, not worth the effort, not interested, no client interest/need, etc.
12. Do you think certified retailers have advantages over retailers like you that are not certified? **Probe:** Increased customer base, increased revenue, serve community?
13. Do you think there are any disadvantages to accepting the Family Card? **Probe:** Cost? Extra work? Other?
14. Do you think there has been a change in the number of certified retailers in your area in the last few years? **Probe:** More or less certified stores? More large or small stores becoming certified?

SECTION IV: Effects of Discontinuing the Cash Portion of NAP Benefits

NAP beneficiaries receive a benefit every month. Seventy-five percent of the benefit is to be spent at certified retailers by using their Family Card. Twenty-five percent can be used as cash.

15. Does this sound familiar to you? **Probe:** So, if a NAP participant got \$100 in benefits each month, he/she would be allowed to access up to \$25 each month as cash
16. If the 25% cash portion of the NAP benefit were eliminated, and 100% of the benefit had to be redeemed through non-cash purchases using the Family Card at certified retailers, how would it affect your store? (**Clarify if needed:** The total amount of the benefit would remain the same, but there would no longer be a portion that customers could spend as cash)
- a. Would you say the effect would be:
 - i. Good. **Probe:** Why?
 - ii. Bad. **Probe:** Why? As a certified retailer would you expect to lose any business?
 - iii. No impact. **Probe:** would it be different in any way?

- iv. Other [describe]
 - b. **If effect would be bad:** How much business would you lose? **Probe:** For example, if you had 100 sales in one day, how many sales would you lose?
 - c. **If effect would be good:** How much business would you gain? **Probe:** for example. If you had 100 sales in one day how many more sales do you think you would gain?
17. If the 25% cash portion of the NAP benefit were eliminated, how would it affect your customers?
- a. Would you say the effect would be:
 - i. Good. **Probe:** Why?
 - ii. Bad. **Probe:** Why?
 - iii. No impact. **Probe:** would it be different in any way?
 - iv. Other [describe]

SECTION V: Participants' Use of Cash and Non-Cash Benefits

18. Do you know if your customers use the 25% cash portion of their Family Card benefit in your store?
- a. **IF YES:** How do they access the cash?
 - i. ATM?
 - ii. Cash back?
 - iii. Combined with a Family Card purchase?
 - b. **IF NO/ DON'T KNOW: SKIP TO Q. 31**
19. Using the cash obtained from their Family Card, how frequently do NAP customers buy perishable foods (e.g., fresh fruits or vegetables, dairy products, bread, meat, poultry), would you say often, sometimes or never? **Probe:** Tell me more about that.
20. Using the cash obtained from their Family Card, how frequently do NAP customers buy non-perishable foods (e.g., canned foods, tomato sauce, dried beans), would you say often, sometimes, or never? **Probe:** Tell me more about that.
21. Using the cash obtained from their Family Card, how frequently do NAP customers buy prepared foods (e.g., sandwiches, salad bar), would you say often, sometimes, or never? **Probe:** Tell me more about that.
22. How rare or common is it for participants to purchase non-food items with their NAP benefits?
23. How frequently do NAP participants use the cash portion of their benefit to purchase medicine, would you say often, sometimes, or never?

24. How frequently do NAP participants use the cash portion of their benefit to purchase diapers, would you say often, sometimes, or never?
25. How frequently do NAP participants use the cash portion of their benefit to purchase clothing, would you say often, sometimes, or never?
26. How frequently do NAP participants use the cash portion of their benefit to purchase alcohol or cigarettes, would you say often, sometimes, or never?
27. How frequently do NAP participants use the cash portion of their benefit to purchase cleaning supplies (e.g., detergent), would you say often, sometimes, or never?
28. How frequently do NAP participants use the cash portion of their benefit to purchase personal hygiene items (e.g., shampoo or deodorant), would you say often, sometimes, or never?
29. Do NAP participants use the cash portion of their benefit to purchase any other non-food items, would you say often, sometimes, or never? **Probe:** What types of items? How frequently (often, sometimes?)
30. Have you or your staff ever had to tell a NAP customer that they could not buy a particular item with their Family Card?
 - a. Do you train your workers on eligible Family Card purchases? **IF YES:** How often?

SECTION VI: Conclusion and Wrap Up

31. In conclusion, what are some reasons you think the cash portion of the NAP benefit should or should not be removed?
32. Is there anything else you'd like to tell us?

Those are all of the questions we have for you today. Thank you for your time, your assistance is greatly appreciated.