

**DIRECT EXPRESS®
IN-DEPTH TELEPHONE INTERVIEWS
WITH DISSATISFIED DIRECT EXPRESS® CARDHOLDERS**

DISCUSSION GUIDE 2023

I. Introduction **5 minutes**

- Interviewer’s introduction.
 - Introduce self and KRC Research.
- Explain interview format:
 - KRC is conducting interviews on behalf of the U.S. Department of the Treasury.
 - KRC is an independent research firm and does not work for the Department of the Treasury, Social Security Administration, or other federal agency.
 - This interview is for research purposes only. There are no right or wrong answers. I’m just looking for your opinions about some of the things we’ll be talking about.
 - Everything you say is confidential and your individual responses will not be shared with anyone as allowed by law. Your participation is voluntary and should take about 45 minutes to one hour.
 - Inform participant we are audiotaping the discussion.

II. Satisfaction With the Direct Express® Card **15 minutes**

Today we are going to talk about your experiences with the **Direct Express®** card and how you use it. To start I want to ask you a few general questions.

- About how long have you been using the **Direct Express®** card for your benefit payment?
- What was the main reason you chose to receive your federal benefit payment on the **Direct Express®** card?
- Did you receive your federal benefit payment by check before signing up for the **Direct Express®** card or have you always received your benefit payment on the card?
 - **[IF RECEIVED CHECK PREVIOUSLY.]** In what ways is the **Direct Express®** card better than receiving a paper check? What are its benefits?

- In what ways was receiving a check better than the **Direct Express®** card?
- Do you currently have a checking or savings account with a bank or credit union?
 - [IF YES]**
 - What are the main reasons you choose to receive your federal benefit payment on the **Direct Express®** card instead of direct deposit into your bank account?
 - What are the advantages of the receiving your federal benefit payment on the **Direct Express® card** instead of direct deposit into your bank account?
 - What are the disadvantages?
- Overall, how satisfied are you with the **Direct Express®** card now that you are using it? Why?
- What are the things you dislike about the **Direct Express®** card? (**PROBE EXTENSIVELY**)
 - What recommendations do you have to improve that?
- What do you like most about the **Direct Express®** card?
 - What are the most important benefits of the **Direct Express®** card to you personally?

III. Communication

10 minutes

- Where did you learn how to use your **Direct Express®** card?
 - PROBES**
 - The materials that came with the card in the mail?
 - The Direct Express website (www.usdirectexpress.gov)?
 - The Social Security Administration [OR INSERT PAYING AGENCY.]?
 - Had a debit/EBT card before?
 - Word of mouth?
 - Calling the 1-800 customer service number?
 - The **Direct Express®** mobile app?
- Did anyone help you learn how to use the **Direct Express®** card or help you find information about it? If so, who?
- How well do you feel you understand how to use the **Direct Express®** card? Why?
 - How comfortable do you feel using it? Why?

- How closely did you read the materials that came in the mail with your card?
 - In what ways were the materials that came in the mail with the card helpful? Anything else?
 - In what ways could it be improved? Anything else?

IV. Usage

15 minutes

Now I'd like to change topics and ask you about how you use the **Direct Express®** card.

Let's talk about how you use the **Direct Express®** in a typical month.

- When you get a payment on the **Direct Express®** card, walk me through exactly how you go about paying your bills and making purchases. **(PROBE EXTENSIVELY.)**

PROBES:

- How do you pay your rent?
 - How do you pay your bills like your electric bill or your phone bill?
 - How do you buy groceries and other items?
- Do you take all your money off the card at one time each month? Why?
 - What would encourage you to use your card for purchases and paying bills instead of taking all your money in cash each month?
 - Do you mostly get cash at an ATM to buy things at grocery stores and other places, or do you use your **Direct Express®** card at the store?
 - **IF ATM AND CASH:** Why do you go to an ATM and take out cash instead of using your **Direct Express®** card?
 - What are the advantages of using cash instead of the **Direct Express®** card to **make purchases**?
 - What are the advantages of using cash instead of the **Direct Express®** card to **pay bills**?
 - **IF DIRECT EXPRESS CARD®:** Why do you use the **Direct Express®** card instead of cash? **(PROBE FOR BENEFITS OF THE DIRECT EXPRESS® CARD OVER CASH.)**
 - What are the advantages of using the **Direct Express®** card instead of cash to **make purchases**?

- What are the advantages of using the **Direct Express®** card instead of cash to **pay bills**?
- What other ways have you used the **Direct Express®** card?
- What questions do you have, if any, about how to use the **Direct Express®** card?
- Have you had any problems using the **Direct Express®** card? What were they?

COVID-19 RELATED QUESTIONS

Now I want to talk about how you use your Direct Express® card because of the COVID-19 pandemic.

- How has the way you use the **Direct Express®** card today changed compared to 2019 before the COVID-19 pandemic, if at all?
 - Do you use your **Direct Express®** card instead of cash to make purchases more often than you used to? If so, why?
 - Are there any other things you do more often today compared to 2019 before the pandemic? What?
 - In what ways has your **Direct Express®** card helped you during the pandemic, if at all?

[PROBE FOR IF THEY DO THESE THINGS MORE OFTEN NOW COMPARED TO 2019.]

- Used my Direct Express card or other debit card instead of cash to make purchase at stores more often
- Had your groceries delivered instead of physically shopping at the store.
- Had food from restaurants delivered.
- Ordered more items online.
- Paid your rent using your Direct Express card instead of cash or money order.
- Paid bills like utilities and cable television by calling on your phone.
- Paid bills like utilities and cable television online.
- Use movie and television streaming services like Netflix®, Hulu®, Disney+® or movies on demand from you cable television provider.
- Based on your experience with the **Direct Express®** card, what advice would you give to others to improve how it works?

V. Awareness

15 minutes

Now, I am going to ask you a few questions about different features of the **Direct Express®** card. After I read each one, please tell me whether you were aware of that feature or not before today. If you are not aware of that feature, it's perfectly fine, just say so.

- 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.
- You can make purchases at grocery stores, restaurants, or other retail locations with no fee on the card.
- You can get cash back from grocery stores or other retail locations with no fee on the card.
- You can pay many bills like utilities and cable television by phone.
- You can make purchases over the Internet.
- You can use the **Direct Express®** mobile app on your smartphone to check your balance or to see if a deposit has been made.

PROBE ON ITEMS INTERVIEWEE DID NOT KNOW ABOUT.

- Did anything surprise you on this list? What? How likely are you to do that in the future?

VI. Conclusion (TIME PERMITTING)

Thank you for your time today. Is there anything else you would like to add or recommend about the **Direct Express®** card?

[RECORD ADDRESS FOR INCENTIVE]