

Direct Express® Cardholder Survey - 2025
1,200 Direct Express® Cardholders

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.

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.

We are required by law to report to you the OMB (Office of Management and Budget) Control Number for this public information request. That number is 1530-0022. In addition, if you have any comments about the time estimate to complete the survey or ways to improve the survey, you may write to the Bureau of the Fiscal Service. Would you like the address? **[IF YES, ADDRESS IS: Bureau of the Fiscal Service, Forms Management Officer, Room 4006A, PO Box 1328, Parkersburg, WV 26106-1328]**

[STATE IF NECESSARY] 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:
MARSHALL HENRY 202-874-6940.

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

SCREENER

S1. [RECORD PAYMENT TYPE FROM SAMPLE]

1. Social security recipient
2. Supplemental Security Income Recipient
3. Veterans Affairs Recipient
4. Railroad Retirement Board
5. Other

S2. What is your sex? [READ RESPONSES]

1. Male
2. Female
3. No answer (VOL)

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?

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

S3A. [IF S3=2 or 3] Do you receive a payment for... [READ RESPONSES, ACCEPT ALL THAT APPLY]

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

S3B. [IF S3=1 or 3] Do you have more than one Direct Express card for your federal benefit payments you receive for yourself?

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

[IF S3=1 or 3, READ:] For this survey, please answer the questions only about your own federal benefit payment.

[IF S3=2, READ:] 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]**

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

S4A. **[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]**

1. Disability benefits
2. Retirement benefits
3. Survivor benefits for a deceased parent or spouse
4. Other (VOL)

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

1. Yes
2. No **[TERMINATE]**
3. Don't know/refused (VOL) **[TERMINATE]**

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

1. One to two months **[TERMINATE]**
2. Three months to less than one year
3. One year to less than three years
4. Three years or more
5. Don't know/refused (VOL) **[TERMINATE]**

BANKING STATUS/SATISFACTION

1. Do you currently have a checking or savings account with a bank, credit union, or other financial institution?
 1. Yes
 2. No
 3. Don't know/refused (VOL)

2. **[IF Q1=1]** When you signed up for the Direct Express® card did you... ?
 1. Request receiving your federal benefit payment on the Direct Express card
 2. Were told you were required to receive your federal benefit payment on the Direct Express card
 3. Received your Direct Express card by mistake or you are unsure of why you received your Direct Express card
 4. Don't know/refused (VOL)

[READ] 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]**
 1. Very satisfied
 2. Somewhat satisfied
 3. Neither satisfied nor unsatisfied
 4. Somewhat unsatisfied
 5. Very unsatisfied
 6. Don't know/refused (VOL)

4. **[IF Q3=1-5]** Why do you say you are **[READ Q5 RESPONSE]** with the Direct Express® card? Please be as specific as possible. **[OPEN END, RECORD VERBATIM RESPONSE]**

- 4B. **[IF Q1=1]** Overall, how satisfied are you with your bank account or accounts? **[READ RESPONSES]**
 1. Very satisfied
 2. Somewhat satisfied
 3. Neither satisfied nor unsatisfied
 4. Somewhat unsatisfied
 5. Very unsatisfied
 6. Don't know/refused (VOL)

USAGE

5. 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, ASK Q5.F LAST]**

	Aware	Not aware	Don't know (VOL)
a. 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	3
b. You can make purchases at grocery stores, restaurants, or other retail locations with no fees on the card.	1	2	3
c. You can get cash back when you make a purchase from grocery stores or other retail locations at no cost to you.	1	2	3
d. You can pay many bills like utilities and cable television by phone or online.	1	2	3
e. You can shop and make purchases online.	1	2	3
f. With Direct Express® Cash Access you can receive the full available balance on your card up to \$1,000 at any Walmart location in the United States. The fee is 85 cents per transaction. No additional Walmart fees apply.	1	2	3

6. 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)
a. Get cash at ATMs	1	2	3	4	5	6
b. Make purchases at grocery stores, restaurants, or other retail locations	1	2	3	4	5	6
c. Get cash back from grocery stores or other retail locations	1	2	3	4	5	6
d. Make online purchases	1	2	3	4	5	6
e. Get cash from a bank teller	1	2	3	4	5	6
f. Get cash from a check cashing place	1	2	3	4	5	6

7. Which of the following do you use your Direct Express® card for at least once a month? **[READ RESPONSES, ACCEPT ALL THAT APPLY]**
1. Purchase money orders
 2. Pay bills such as cable television and utilities by phone or online
 3. Transfer money from your Direct Express® card to a bank account
 4. None of the above **[EXCLUSIVE]**
 5. Don't know/refused (VOL)
8. Are you able to pay your rent using your Direct Express® card either online, by telephone, or by inserting or swiping the card to make your payment? This means actually paying rent directly with the card and NOT by taking cash from your Direct Express card to pay rent or buying a money order. If you own the place you live in please just say so.
1. Yes
 2. No
 3. I own the place I live in
 4. Not sure

9. **[ASK IF Q8≠3. DO NOT INCLUDE OPTIONS 3-5 IF Q1=2 OR 3. DO NOT INCLUDE OPTION 2 IF Q8=2 OR 4]** How do you usually pay your rent each month?
1. By cash or money order
 2. With your Direct Express card
 3. Person to person payment like CashApp, Venmo, PayPal, Zelle or similar electronic payment method
 4. Writing a personal check from your bank account
 5. Online bill pay through your bank account
 6. Some other way
 7. Don't know/refused (VOL)
10. 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?
1. Yes
 2. No
 3. Don't know/refused (VOL)
11. **[ASK IF Q10=2 or 3]** At the beginning of each month or soon after payment day, how much of your payment do you usually take out in cash?
1. More than half
 2. About half
 3. Less than half
 4. Don't know/refused (VOL)
12. **[ASK IF Q9=1 AND [Q10=1 OR Q11=1 OR 2]]** Do you withdraw half or more of your money from your Direct Express® card each month because you pay your rent by cash or buy a money order or for other reasons?
1. Yes, because I pay rent in cash or money order
 2. For other reasons
 3. Don't know/refused (VOL)
13. Do you use your debit card for any monthly subscription services (e.g., Amazon Prime, Netflix, Hulu)?
1. Yes
 2. No
 3. Don't Know [VOL]

DIRECT EXPRESS FINANCIAL EDUCATION CENTER WEBSITE

14. How easy is it to find the information you are looking for on the Direct Express website?
[READ RESPONSES]
1. Very easy
 2. Somewhat easy
 3. Neither easy nor difficult
 4. Somewhat difficult
 5. Very difficult
 6. I do not use the Direct Express website
 7. Don't know/refused (VOL)
15. Have you used the **Direct Express Financial Education Center** website? If you have not heard of it, please just say so.
1. Yes
 2. No
 3. Have not heard of it
 4. Don't know/refused (VOL)
16. [IF Q15=1] How helpful was the Direct Express Financial Education Center website? [READ RESPONSES]
1. Very helpful
 2. Somewhat helpful
 3. Neither helpful nor unhelpful
 4. Not very helpful
 5. Not at all helpful
 6. Don't know/refused (VOL)
17. [IF Q15=1] How would you describe your experience using or navigating the **Direct Express Financial Education Center** website?
1. Very easy
 2. Somewhat easy
 3. Neither easy nor difficult
 4. Somewhat difficult
 5. Very difficult
 6. Don't know/refused (VOL)

18. What financial education resources would be helpful to you? **[RANDOMIZE. READ RESPONSES. ACCEPT ALL THE APPLY.]**
1. Budgeting
 2. Building or improving credit
 3. Saving money
 4. Borrowing and repaying debt
 5. Investing
 6. NONE OF THE ABOVE **[ANCHOR, EXCLUSIVE]**

CUSTOMER SERVICE USAGE

19. How often do you call the Direct Express customer service toll free number each month?
[READ RESPONSES, ACCEPT ONE RESPONSE]

1. None or never
2. Once
3. Twice
4. Three times
5. Four times
6. Five times
7. More than five times
8. Don't know/refused (VOL)

20. For what reasons have you called the customer service toll free number in the past year?

[READ RESPONSES, ACCEPT MULTIPLE RESPONSES]

1. To check if a deposit has been made on my card
2. To check my balance
3. To report fraud
4. To find an ATM that does not charge a fee
5. To report money taken off the card that was not authorized by me
6. To order a replacement card
7. To change my address
8. None of the above
9. Don't know/refused (VOL)

21. Do you normally use the Interactive Voice Response (IVR) system to get the information or service you need, or do you normally wait to speak to a live customer service representative?

[READ RESPONSES, ACCEPT ONE RESPONSE]

1. Interactive Voice Response (IVR)
2. Live customer service representative
3. Both (VOL)
4. Don't know/refused (VOL)

22. **[ASK IF Q21=2 or 3]** How easy or difficult is it to reach a live customer service representative?
[READ, ROTATE TOP TO BOTTOM and BOTTOM TO TOP]

1. Very easy
2. Somewhat easy
3. Neither easy nor difficult
4. Somewhat difficult
5. Very difficult
6. Don't know/refused (VOL)

23. Thinking of the last time you called to speak to a live Direct Express customer service representative, did they adequately address your issue or concern?

1. Yes
2. No
3. Was not able to reach a live customer service representative
4. Have never tried to reach a live customer service representative
5. Don't know/refused (VOL)

24. **[IF Q20=3 or 5]** Thinking of the last time you called to speak to a live Direct Express customer service representative to report fraud or an unauthorized transaction, was the resolution... ?

1. Highly satisfactory
2. Satisfactory
3. Unsatisfactory

MOBILE BANKING USAGE

25. Have you used the Direct Express® free mobile app?

1. Yes
2. No
3. Don't know (VOL)

[IF Q25=1 THEN ASK Q26-Q30. IF Q25=2 or 3, SKIP TO Q31]

26. Overall, how satisfied are you with the Direct Express® app? **[READ RESPONSES]**

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

27. How would you describe the ease of using the Direct Express® mobile app? **[READ RESPONSES. ROTATE TOP TO BOTTOM, BOTTOM TO TOP] [1/2 SHOULD BE PINNED TOGETHER, 3/4 SHOULD BE PINNED TOGETHER]**

1. Very easy
2. Somewhat easy
3. Neither easy nor difficult
4. Somewhat difficult

5. Very difficult
 6. Don't know/refused (VOL)
28. In an average month, how often would you say you use the Direct Express® mobile app for anything?
1. Once
 2. Two to five times
 3. Six to ten times
 4. More than 10 times
 5. I use the app less than once a month
 6. Don't know (VOL)
29. On the day your benefit payment is due each month, do you check to confirm that a deposit has been made using your Direct Express® app? **[ACCEPT ONE RESPONSE]**
1. Yes
 2. No
 3. Sometimes (VOL)
 4. Don't know/refused (VOL)
30. Have you added your Direct Express card to a digital wallet such as Apple Pay or Google Pay, would you use this feature?
1. Yes
 2. No
 3. Not sure
 4. Don't know/refused (VOL)

DEMOGRAPHICS

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

31. Do you own or rent the place you live in? **[READ LIST, ACCEPT ONLY ONE RESPONSE]**
1. Own
 2. Rent
 3. Other
 4. Homeless (VOL)
 5. Don't know/refused (VOL)

[IF Q32=4 DO NOT ASK Q33 AND CODE AS 10—HOMELESS]

32. Please tell me which of the following best describes the type of place you live in. **[READ RESPONSES, ACCEPT ONLY ONE RESPONSE]**
1. Government subsidized housing or apartment
 2. The home or apartment of a friend or relative
 3. A regular apartment building
 4. A mobile home
 5. A single-family home
 6. Condominium

7. Assisted living facility
8. Nursing home
9. A hotel or motel
10. Homeless
11. A residential facility like a drug rehabilitation center, halfway house, mental health treatment facility, or similar facility
12. Other **[SPECIFY]**
13. Don't know/refused (VOL)

33. What is your age? **[RECORD AGE, DO NOT READ LIST]**

1. Under 18
2. 18-24
3. 25-29
4. 30-34
5. 35-39
6. 40-44
7. 45-49
8. 50-54
9. 55-59
10. 60-64
11. 65-69
12. 70-74
13. 75-79
14. 80-84
15. 85 and older
16. Don't know/refused (VOL)

34. What is the last grade of school you completed? **[DO NOT READ]**

1. Did not complete high school
2. High school graduate
3. Some college or vocational training such as a vocational school, trade school, or 2-year associates degree
4. Obtained a 4-year college degree
5. Postgraduate or professional degree like a Master's, PhD, MBA, JD, or other professional degree
6. Don't know/refused (VOL)

35. Would you describe yourself as Hispanic or Latino?

1. Yes
2. No
3. Prefer not to answer (VOL)

36. Would you describe yourself as... ? **[READ RESPONSES, ACCEPT MULTIPLE RESPONSES]**

1. American Indian or Alaskan Native
2. Asian
3. Black or African American
4. Native Hawaiian or other Pacific Islander
5. White

6. Prefer not to answer (VOL)
37. **[IF S4=1 or 2]** Approximately how many years have you been receiving your Social Security or SSI benefit payment?
 1. **[RECORD, IF LESS THAN 1 YEAR RECORD 1]**
 2. Don't know/refused (VOL)
38. **[IF S4=3]** Approximately how many years have you been receiving your Veterans Affairs benefit payment?
 1. **[RECORD, IF LESS THAN 1 YEAR RECORD 1]**
 2. Don't know/refused (VOL)
39. **[IF S1=4 - 5]** Approximately how many years have you been receiving your federal benefit payment?
 1. **[RECORD, IF LESS THAN 1 YEAR RECORD 1]**
 2. Don't know/refused (VOL)
40. **[RECORD LANGUAGE INTERVIEW WAS CONDUCTED IN]:**
 1. English
 2. Spanish

IDI RECRUIT SCREENER

[IF Q3=3-5: READ TEXT BELOW AND ASK Q42]

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.

41. Would you be willing to be contacted for a follow-up interview in the next few weeks?
 1. Yes
 2. No

[IF Q42=1, RECORD NAME AND PHONE NUMBER FOR FOLLOW-UP INTERVIEW]

ASSESSMENT FROM INTERVIEWER

42. Please provide your assessment of the potential quality of the interviewee based on their participation in the survey:

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

RECORD FROM SAMPLE:

- Phone:
- CBSA Code:
- State:
- Region:
- Zip code:

DATE OF INTERVIEW: [MONTH] / [DATE] / 2025

Thank you again. Goodbye.