

KRC RESEARCH



# Direct Express<sup>®</sup> Cardholder Survey



*Results of Quantitative Research*  
*April 2009*

# Methodology

- Fifteen-minute telephone survey of a random sample of **Direct Express** cardholders:

<u>Audience</u>	<u>Sample Size</u>	<u>Margin of Error</u>
Total Interviews (Cardholders)	614	+/-4.0%
SSI Recipients	384	+/-5.1%
SSA Recipients	349	+/-5.3%

*Margins of error for subgroups are higher.*

- Interviews were conducted between March 17 and March 31, 2009.
- Screening questions were used to ensure:
  - Cardholders are receiving an SSA and/or an SSI payment on the **Direct Express** card; and
  - Respondents have been receiving those benefit payments on the **Direct Express** card for at least three months.
- Some **Direct Express** cardholders receive both SSA and SSI payments, so there is some overlap in SSA and SSI audience data.
  - Note that for crosstabs and data processing purposes, we coded audience using the actual payments cardholders received based on the list of cardholders provided by Comerica Bank, and not self-reported payments in the survey, which are slightly different.
- Quotas were set on region and representative payee status to accurately reflect the distribution of **Direct Express** cardholders.
- Representative payees are defined as those who receive a benefit payment only on behalf of someone else and do not receive a payment of their own, unless otherwise specified.

# Methodology

- Respondents were informed that the research was being conducted on behalf of the U.S. Department of the Treasury and that their responses were confidential.
- Respondents were not offered an incentive for their participation.
- The questionnaire was translated into Spanish and bilingual interviewers were available for Spanish-speaking respondents.
- ○ indicates a statistically significant difference compared to subgroups at the 95% confidence level.

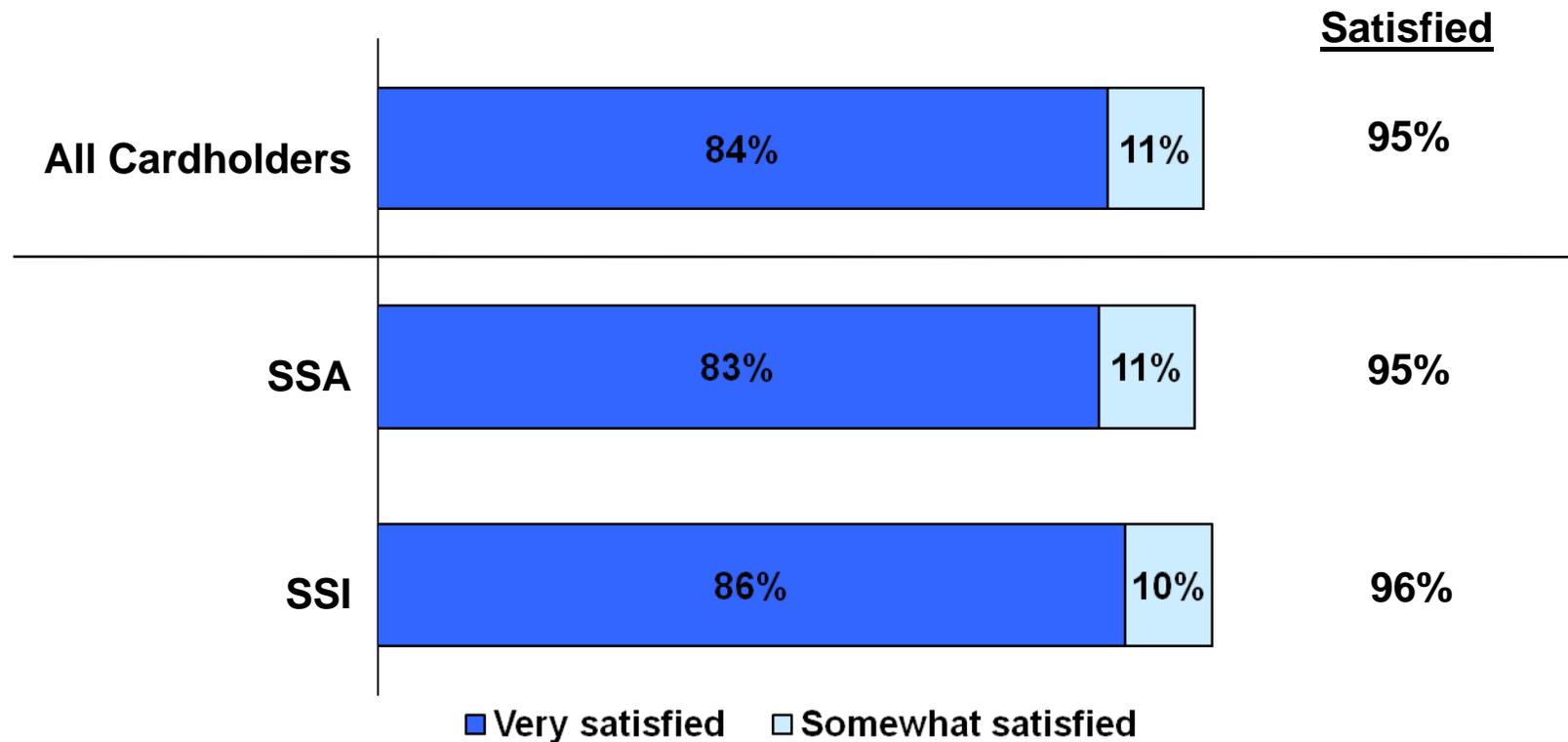
*All numbers shown are percentages unless otherwise noted.  
Percentages may not total 100% due to rounding.*

*An asterisk (\*) indicates percents between zero and one.  
A dash (-) indicates zero responses in that category. Unweighted N sizes are shown for  
questions with a reduced base.*

*Findings based on fewer than 50 interviews included in this report should be considered  
directional.*

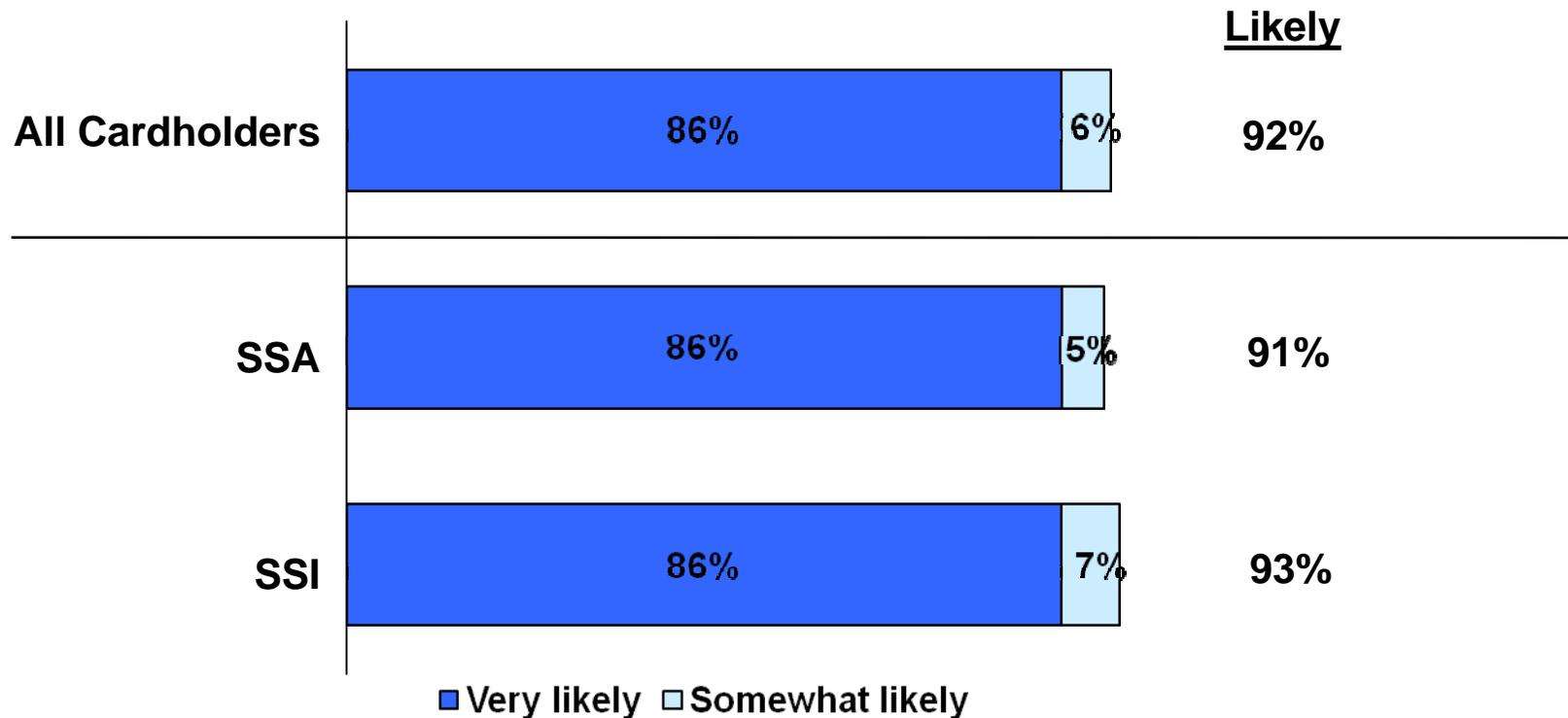
Satisfaction with the **Direct Express** card is extremely high.

Q7. Overall, how satisfied are you with the Direct Express card?



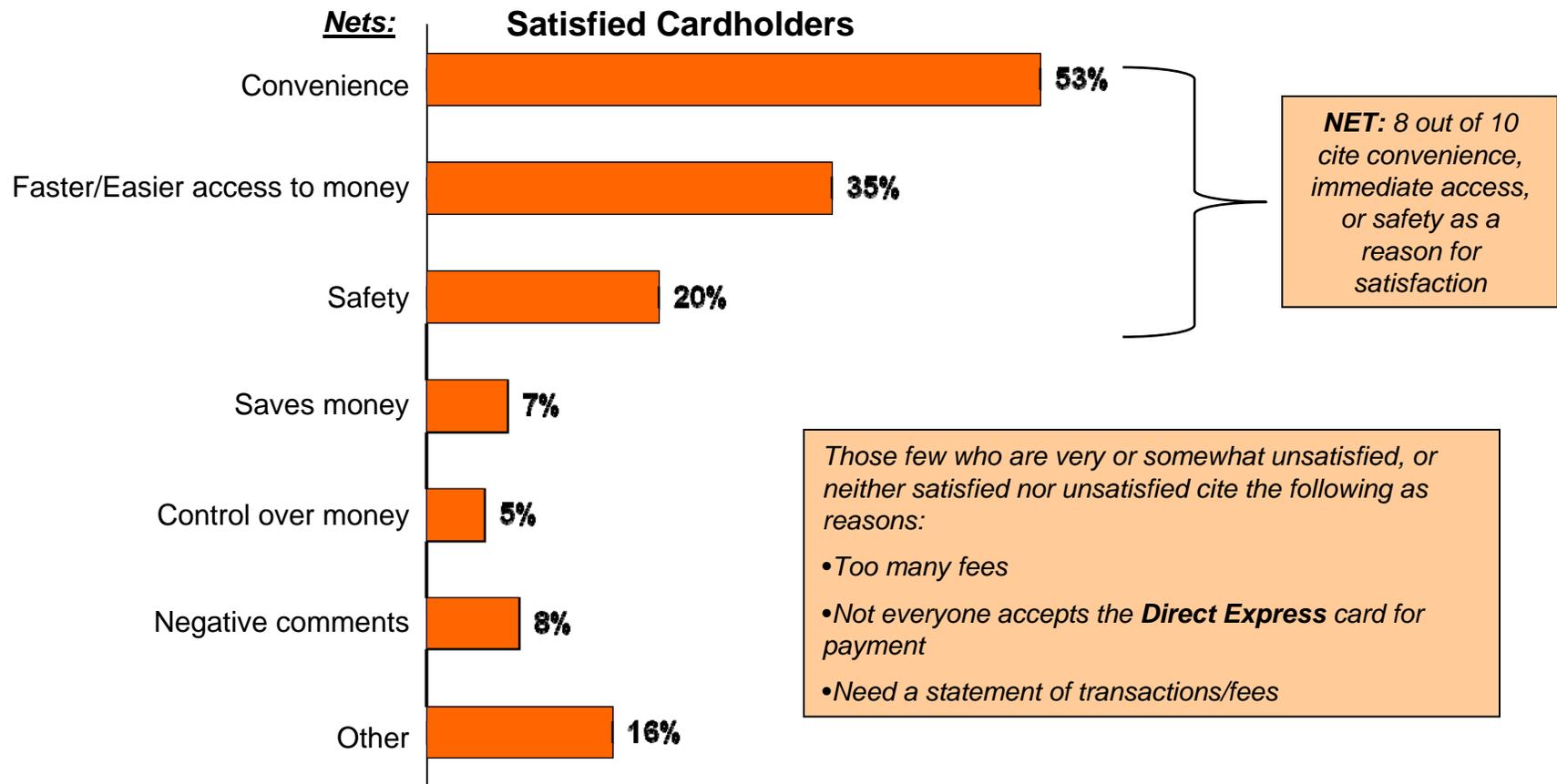
Nearly nine in 10 say they are very likely to recommend the **Direct Express** card to someone who receives a federal benefit.

*Q10. 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?*



# Convenience is the primary reason for satisfaction with the **Direct Express** card, followed by immediate access to money.

**Q8. IF VERY/SOMEWHAT SATISFIED. Why do you say you are [very/somewhat satisfied] with the Direct Express card? (OPEN-END).**



Note: Results for SSA and SSI are similar.

Base: Satisfied Cardholders (N=585).

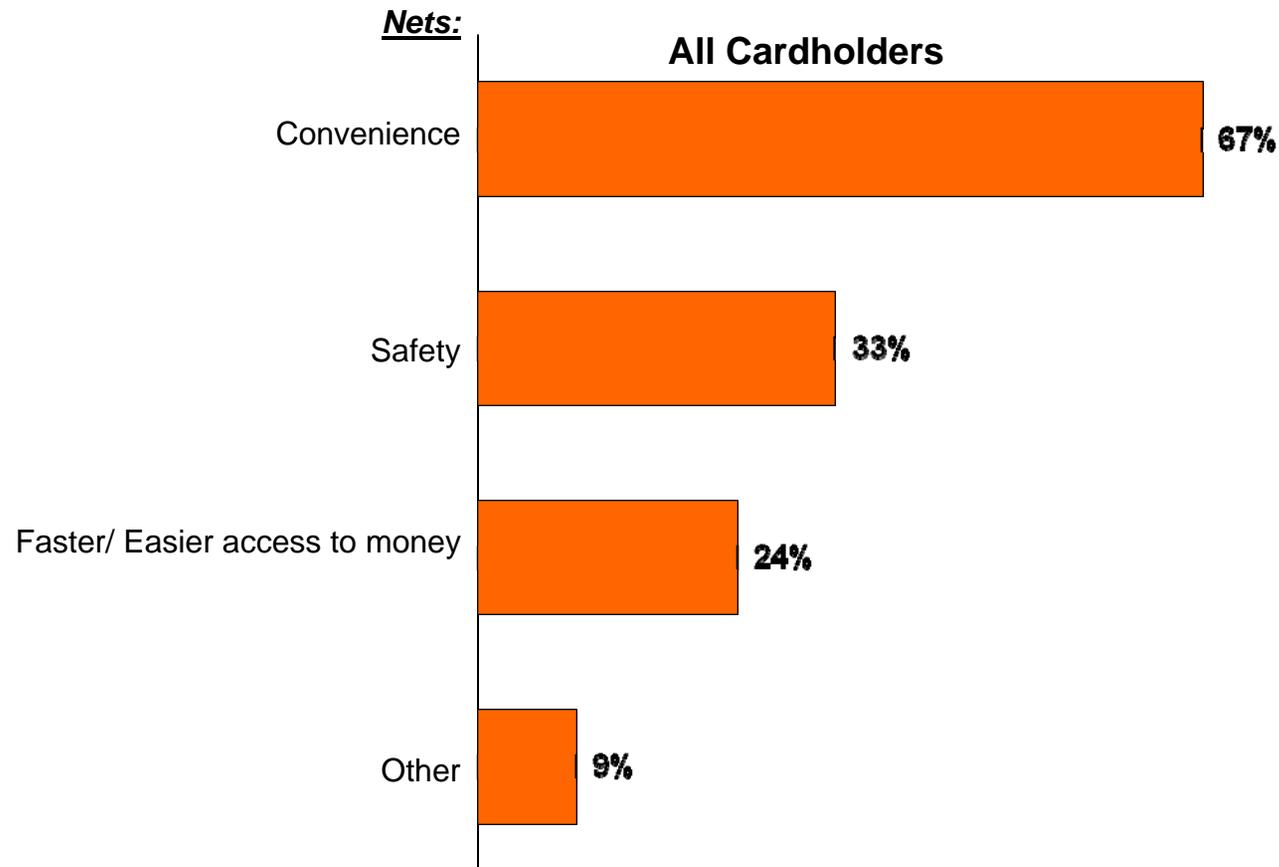
## Convenience and immediate, on-time payments are the most cited reasons for satisfaction.

*Q8. IF VERY/SOMEWHAT SATISFIED. Why do you say you are [very/somewhat satisfied] with the Direct Express card? (OPEN-END).*

<i>Those satisfied with the Direct Express card: Top Tier Responses</i>	<u>Satisfied Cardholders</u> (N=585)	<u>SSA</u> (N=363)	<u>SSI</u> (N=335)
<b>NET: Convenience</b>	<b>53</b>	<b>54</b>	<b>54</b>
Because it's more convenient	24	23	23
Because I don't have to cash my check anymore/don't have to go to the bank	16	15	17
Because it can be used as a debit card for purchases/paying bills	16	17	16
Because it is easy to use	15	13	18
<b>NET: Faster/easier access to money</b>	<b>35</b>	<b>36</b>	<b>34</b>
Because the payment is directly deposited to the card on time/ automatically/no waiting	28	28	29
Better access to my money with the card/I can get cash from an ATM/bank	7	9	6
<b>NET: Safety</b>	<b>20</b>	<b>19</b>	<b>21</b>
Because I don't have to worry that my check/money will be lost or stolen	9	9	8
Because of the safety and security of it	8	7	8
Because I don't have to carry cash	5	4	6
Reduces the possibility of identity theft/fraud	1	1	1

More than two-thirds also cite convenience as what they like most about the **Direct Express** card.

Q51. THOSE WHO HAVE USED THE CARD. What do you like MOST about the Direct Express card?



Note: Results for SSA and SSI are similar.

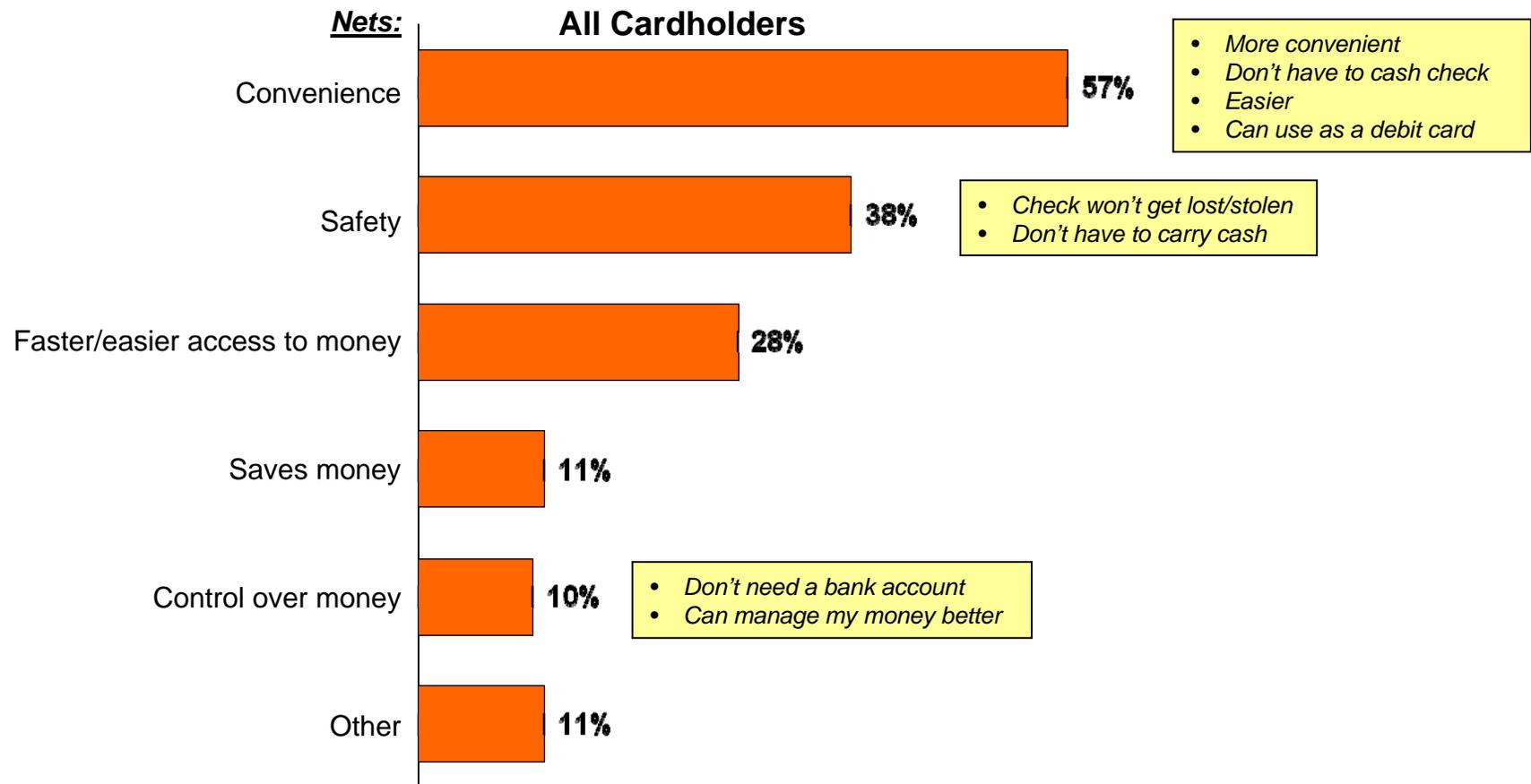
Base: All Cardholders (N=611).

**Q51. THOSE WHO HAVE USED THE CARD. What do you like MOST about the Direct Express card?**

<i>Those who have used the card</i>	<u>All Cardholders</u> (N=611)	<u>SSA</u> (N=382)	<u>SSI</u> (N=348)
<b>NET: Convenience</b>	<b>67</b>	<b>66</b>	<b>70</b>
It's convenient	32	32	30
It's easy to use	19	19	23
I like being able to use it for everything, anywhere	19	19	23
I don't have to cash a check/go to the bank	11	11	10
It's easier to get and keep track of my balance	3	3	3
Saves time	1	-	1
<b>NET: Safety</b>	<b>33</b>	<b>34</b>	<b>32</b>
It's more secure from loss or theft/It's safe	18	20	16
I don't have to carry cash	17	16	18
<b>NET: Faster/Easier access to money</b>	<b>24</b>	<b>23</b>	<b>22</b>
I always get my money on time/no waiting	16	15	15
I like having easier access to my money	9	8	8
<b>NET: Other</b>	<b>9</b>	<b>9</b>	<b>8</b>
The fees are less or not required	4	4	4
Everything/I have no problems	1	1	1
Faster card/money replacement	*	1	1
Other	3	4	3
No/None/Nothing/I don't like it	1	1	1

Convenience and safety are the most important reasons cited for signing up for the **Direct Express** card, followed by faster, easier access to money.

*Q11/11A. What was the MOST important reason(s) you signed up for the Direct Express card?*



*Note: Results for SSA and SSI are similar.*

Prevalent reasons for enrolling include overall convenience, not having to cash checks, not having a check lost or stolen, and on-time payment delivery.

*Q11/11A. What was the MOST important reason you signed up for the Direct Express card?*

<i>Top Tier Responses</i>	<u>All Cardholders</u>	<u>SSA</u>	<u>SSI</u>
<b>NET: Convenience</b>	<b>57</b>	<b>55</b>	<b>57</b>
Because it's more convenient	27	26	26
Because I don't have to cash my check anymore/don't have to go to the bank	21	22	21
Because it is easy/easier to use/easier access	16	15	15
Because it can be used as a debit card for my purchases/paying my bills from anywhere	16	16	14
I can get cash back from an ATM	1	*	1
<b>NET: Safety</b>	<b>38</b>	<b>37</b>	<b>42</b>
Because it keeps my check from being lost or stolen/don't trust the mail	19	19	23
For safety and security	18	17	20
Because I don't have to carry cash	9	8	10
Reduces the possibility of identify theft/fraud	1	2	1
<b>NET: Faster/Easier access to money</b>	<b>28</b>	<b>29</b>	<b>27</b>
Because the payment is directly deposited to the card on time/automatically/ no waiting	28	29	27