

**FEDERAL RESERVE BANK
DIRECT EXPRESS PREPAID DEBIT CARD: MESSAGING FOCUS GROUPS
SOCIAL SECURITY CHECK RECIPIENT SCREENER**

Name: _____

Address: _____

City, State, Zip: _____

Phone: _____

Recruiter: _____

<u>BIRMINGHAM, AL – April/May XX, 2008</u>			
GRP 1: Unbanked SSA Recipients	TIME	<input type="checkbox"/>	Recruit 12-14 for 7-10 to show
GRP 2: Unbanked African American SSI Recipients	TIME	<input type="checkbox"/>	Recruit 20 for 8-10 to show
<u>HOUSTON – April/May XX, 2008</u>			
GRP 3: Unbanked SSA Recipients	TIME	<input type="checkbox"/>	Recruit 12-14 for 7-10 to show
GRP 4: Unbanked SSI Recipients	TIME	<input type="checkbox"/>	Recruit 20 for 8-10 to show
GRP 5: Banked SSI Recipients	TIME	<input type="checkbox"/>	Recruit 20 for 8-10 to show
<u>PHILADELPHIA/NEW YORK – April/May XX, 2008</u>			
GRP 6: Unbanked SSA Recipients	TIME	<input type="checkbox"/>	Recruit 12-14 for 7-10 to show
GRP 7: Unbanked SSI Recipients	TIME	<input type="checkbox"/>	Recruit 20 for 8-10 to show
<u>DETROIT – April/May XX, 2008</u>			
GRP 8: Unbanked African-American SSA Recipients	TIME	<input type="checkbox"/>	Recruit 12-14 for 7-10 to show
GRP 9: Unbanked SSI Recipients	TIME	<input type="checkbox"/>	Recruit 20 for 8-10 to show
GRP 10: Banked SSA Recipients	TIME	<input type="checkbox"/>	Recruit 12-14 for 7-10 to show
<u>LOS ANGELES – April/May XX, 2008</u>			
GRP 11: Unbanked Hispanic SSI Recipients	TIME	<input type="checkbox"/>	Recruit 20 for 8-10 to show
GRP 12: Unbanked SSA Recipients	TIME	<input type="checkbox"/>	Recruit 12-14 for 7-10 to show
GRP 13: Banked SSI Recipients	TIME	<input type="checkbox"/>	Recruit 20 for 8-10 to show
<u>MIAMI - April/May XX, 2008</u>			
GRP 14: Unbanked Hispanic SSI Recipients	TIME	<input type="checkbox"/>	Recruit 20 for 8-10 to show
GRP 15: Unbanked Hispanic SSA Recipients	TIME	<input type="checkbox"/>	Recruit 12-14 for 7-10 to show

SSA Check Recipient Screener

[BEFORE PROCEEDING, CONFIRM THAT YOU ARE WORKING FROM THE APPROPRIATE SAMPLE – THE SOCIAL SECURITY CHECK RECIPIENT SAMPLE.]

ASK TO SPEAK TO SPECIFIC PERSON ON THE LIST. NO OTHER PERSON IN THE HOUSEHOLD QUALIFIES FOR THE SURVEY.]

Hello. My name is _____ and I'm calling from KRC Research, an independent research firm working on behalf of the U.S. Department of the Treasury. We are an independent research firm working with the Department of the Treasury. This is NOT a sales call. We are conducting a research discussion group in your area of people who receive federal benefit payments from the Social Security Administration to help us better understand how the Supplemental Security Income, or SSI benefit payment system, works for you.

Again, this call is for research purposes only. The Department of the Treasury is not interested in your name or in any specific details about you as an individual.

This research discussion group will be held on (DATE) at (EXACT TIME) and last approximately two hours. The discussion will include about eight or nine other Social Security benefit recipients such as yourself. **Your participation is voluntary and will not affect the amount of your benefit payment. As a token of our appreciation for your time, you will receive [\$XXX] for participating in the discussion group.** Would you be available at that time? (IF NO, THANK THEM AND TERMINATE THE CALL.)

To make sure that we are reaching a variety of people, I have a few questions for demographic purposes only.

IF TERMINATE DURING SCREENING PROCESS READ: I'm sorry, we already have enough participants in that category. Thank you very much for your time.

INTERVIEWER INSTRUCTION: 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 AND PARTICIPATION WILL BE COMPLETELY CONFIDENTIAL AND THEIR INDIVIDUAL RESPONSES WILL NOT BE SHARED WITH ANYONE.

IF RESPONDENT WANTS A PHONE NUMBER TO CALL TO VERIFY THIS IS A LEGITIMATE SURVEY: [INSERT CONTACT INFORMATION.]

SSA Check Recipient Screener

1 RECORD GENDER:

Male	<input type="checkbox"/>	RECRUIT 6-7 per group
Female	<input type="checkbox"/>	RECRUIT 6-7 per group

2 Do you or does anyone in your immediate family work for any of the following?
(READ LIST.)

	YES	NO
In advertising or public relations?	<input type="checkbox"/>	<input type="checkbox"/>
In marketing or opinion research?	<input type="checkbox"/>	<input type="checkbox"/>
In journalism or for the news media?	<input type="checkbox"/>	<input type="checkbox"/>
For the federal government	<input type="checkbox"/>	<input type="checkbox"/>
TERMINATE IF YES TO ANY OF ABOVE.		

3 I am going to read some statements that may or may not describe you. As I read each one, please tell me whether it describes you, or not really? (READ RESPONSES. ACCEPT ALL THAT APPLY.)

	YES	NO
You receive a Social Security payment for yourself	<input type="checkbox"/>	<input type="checkbox"/>
You receive a Social Security payment for someone else	<input type="checkbox"/>	<input type="checkbox"/>
PARTICIPANTS MUST RECEIVE A SOCIAL SECURITY PAYMENT FOR THEMSELVES TO QUALIFY. IF ANSWER IS "NO" TO FIRST CATEGORY ABOVE, TERMINATE.		

IF RESPONDENT ALSO RECEIVES A FEDERAL BENEFIT PAYMENT FOR SOMEONE ELSE READ:

For the following questions, please answer only about your own federal benefit payment.

4 Do you currently have a checking or savings account with a bank or other financial institution? (DO NOT READ ANSWER CHOICES.)

No	<input type="checkbox"/>	CONTINUE
Yes	<input type="checkbox"/>	Recruit for Detroit Group 10 only

5 Do you currently receive your Social Security payment as a paper check in the mail, or through some other means? (DO NOT READ ANSWER CHOICES.)

Paper check	<input type="checkbox"/>	CONTINUE
Other means	<input type="checkbox"/>	TERMINATE
Don't know/refused (VOL)	<input type="checkbox"/>	

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6 Who makes the decision on HOW you receive your payments? Do you make the decision yourself, make the decision along with someone else, or does someone else make the decision for you? (ACCEPT ONE RESPONSE.)

Make the decision yourself	<input type="checkbox"/>	CONTINUE
Make the decision along with someone else	<input type="checkbox"/>	
Someone else makes the decision for you	<input type="checkbox"/>	TERMINATE

7 **IF BANKED:** Do you currently have any of the following types of financial accounts or services? (CHECK YES ANSWERS.)

Investments such as stocks, bonds or mutual funds	<input type="checkbox"/>	TERMINATE IF YES TO ANY
CD or Savings Certificate	<input type="checkbox"/>	
Individual Retirement Account or IRA	<input type="checkbox"/>	
Money Market Account	<input type="checkbox"/>	
Credit card	<input type="checkbox"/>	

8 **IF BANKED:** Now please tell me if you have done any of the following in the past year. (CHECK YES ANSWERS.)

Used a check cashing service.	<input type="checkbox"/>	CONTINUE
Used a money order to pay bills.	<input type="checkbox"/>	
Took a loan from a payday lender.	<input type="checkbox"/>	
Used a pre-paid debit card.	<input type="checkbox"/>	
Used an ATM card, check card, or debit card you get with a bank account	<input type="checkbox"/>	ASK Q9

9 In the past 30 days, how many times have you used an ATM card, debit card, check card, or debit card you get with a bank account?

Three to four times	<input type="checkbox"/>	TERMINATE
Four times or more	<input type="checkbox"/>	

The following questions are to make sure we are talking to a variety of people.

10 What is your age?

18 to 24	<input type="checkbox"/>	
25 to 34	<input type="checkbox"/>	
35 to 44	<input type="checkbox"/>	
45 to 54	<input type="checkbox"/>	
55 to 64	<input type="checkbox"/>	
65 or over	<input type="checkbox"/>	

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11 What is the last grade of school you have completed? (READ LIST. RECORD.)

Less than grade six	<input type="checkbox"/>	
Grade six to eight	<input type="checkbox"/>	
Some high school	<input type="checkbox"/>	
Completed high school	<input type="checkbox"/>	
Completed GED	<input type="checkbox"/>	
Some college or trade school	<input type="checkbox"/>	
Completed college	<input type="checkbox"/>	
Some post graduate or professional school	<input type="checkbox"/>	
Don't know/refused (VOL)	<input type="checkbox"/>	

12 Now please stop me when I reach the category that includes your total household income in 2007.

Less than \$20,000	<input type="checkbox"/>	
\$20,000 to \$30,000	<input type="checkbox"/>	
\$30,000 to \$35,000	<input type="checkbox"/>	
Over \$35,000	<input type="checkbox"/>	TERMINATE

13 To ensure we have opinions from a wide variety of people, which of the following categories best describes your ethnic group? (READ LIST. RECORD.)

Black or African-American	<input type="checkbox"/>	DETROIT GROUP 8 RECRUIT AFRICAN-AMERICANS ONLY.
Hispanic, Latino	<input type="checkbox"/>	
White or Caucasian	<input type="checkbox"/>	
American Indian or Alaskan Native	<input type="checkbox"/>	MIAMI GROUP 15 RECRUIT LATINOS ONLY.
Asian (e.g., Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese)	<input type="checkbox"/>	
Native Hawaiian or other Pacific Islander	<input type="checkbox"/>	ALL OTHERS RECRUIT A MIX.
Other ethnic origin	<input type="checkbox"/>	
Don't know/refused (VOL)	<input type="checkbox"/>	

14 Approximately how many years have you been receiving your Social Security benefit payment?

RECORD: _____

15 When was the last time, if ever, that you participated in a marketing research study? (READ LIST.)

Within the past 6 months	<input type="checkbox"/>	TERMINATE
More than 6 months ago	<input type="checkbox"/>	CONTINUE
Never	<input type="checkbox"/>	

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16 Sometimes participants are also asked to view or read materials and write out their answers on a questionnaire. Is there any reason why you could not participate? If you need glasses to read, please remember to bring them.

Yes	<input type="checkbox"/>	TERMINATE
No	<input type="checkbox"/>	CONTINUE

NOTE: Terminate if respondent offers any reason such as sight or hearing problem, a written or verbal language problem, or a concern with not being able to communicate effectively.

INVITATION:

We would like to invite you to participate in a marketing research discussion group. The group will take 2 hours of your time and you will receive a cash gift of [BIRMINGHAM-\$110; HOUSTON-\$125; PHILLY/NYC-\$125; DETROIT-\$110; LA-\$125; MIAMI-\$100]. The discussion group will be held on _____ at _____ p.m. It will be held at _____.

Will you be available on _____ from _____ to _____ p.m.?

Yes	<input type="checkbox"/>	CONTINUE
No	<input type="checkbox"/>	TERMINATE

IF YES: CONFIRM DATE AND TIME, PROVIDE DIRECTIONS. IF NO, THANK AND TERMINATE.