**2015 Unbanked and Underbanked Consumer Focus Groups**

**Focus Group Intake Survey: Draft 4/8/15**

*Your Ownership and Use of Technology*

1. Which of the following technologies/devices do you have access to on a regular basis?

*(Please select all that apply.)*

* Desktop computer
* Wireless laptop, notebook, or netbook computer
* Standard feature phone (i.e., cell phone that is not a smart phone)
* Android or iPhone smart phone
* Other smart phone (e.g., Windows phone, Blackberry)
* Tablet device (e.g. iPad, Kindle Fire)
* None of the above

2. How often do you access the internet?

*(Please select only one.)*

* Several times a day
* Daily
* 2 or 3 times a week
* Weekly
* 2 or 3 times a month
* Monthly
* Less than monthly
* Never ***(Please skip to question 6 )***

3. Which device(s) do you use to access the Internet?

*(Please select all that apply.)*

* Desktop computer
* Wireless laptop, notebook, or netbook computer
* Android or iPhone smart phone
* Other smart phone (e.g., Windows phone, Blackberry)
* Tablet device (e.g. iPad, Kindle Fire)
* Other, please specify:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* None, I do not have access to the Internet

4. What kind of services do you use to access the Internet?

*(Please select all that apply.)*

* Wi-Fi at places I visit
* Internet service where I work
* Subscription to Internet service at my home
* Subscription to a mobile phone data plan
* Prepaid service on my phone

5. Where do you use the internet?

*(Please select all that apply.)*

* At home
* At work
* At a public place such as a coffee shop or library
* While on-the-go (in transit, while walking, etc.)
* Other, please specify: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

6. We are interested in your views on how technology influences your life. Please tell us how much you agree with the following statements. *(Please circle one number in each row.)\**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Strongly Disagree | Somewhat Disagree | Neutral | Somewhat Agree | Strongly Agree |
| A. Technology gives me more freedom of mobility | 1 | 2 | 3 | 4 | 5 |
| B. Sometimes, I think that technology systems are not designed for use by ordinary people | 1 | 2 | 3 | 4 | 5 |
| C. Technology makes me more productive in my personal life | 1 | 2 | 3 | 4 | 5 |
| D. Other people come to me for advice on new technologies | 1 | 2 | 3 | 4 | 5 |
| E. People are too dependent on technology to do things for them | 1 | 2 | 3 | 4 | 5 |
| F. I keep up with the latest technological developments in my areas of interest | 1 | 2 | 3 | 4 | 5 |

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*Your Financial Services Usage and Opinions*

7. Which of the following financial products/services do you personally have or use?

 *(Please select all that apply.)*

* Checking account(s)
* Savings account(s)
* CDs
* Credit card(s)
* Debit card(s) linked to a bank account
* Pre-paid card(s) not linked to a bank account, and not phone or gift cards
* Loans, such as student loans, auto loans, etc.
* Electronic accounts, such as PayPal, Google Wallet, Venmo, Square, etc.
* Financial tracking/guidance app, such as Mint.com, YNAB, etc.
* Stocks, bonds, and/or mutual funds for long-term savings
* None of the above

***(If you do not have a checking or savings account, please answer question 8. If you have one or both of these types of accounts, please skip to question 9).***

8. Consumers have different reasons why they do not have an account. Which of the following are the **top 3** reasons why your household doesn’t have an account?

***(Please select up to 3 reasons.)***

* Banks do not have convenient hours or locations
* Bank account fees are too high or unpredictable
* Banks do not offer needed products or services
* Don’t like dealing with or don’t trust banks
* Do not have enough money to keep in an account or meet a minimum balance
* Not using a bank provides more privacy for my personal finances
* Can’t open an account due to ID, credit, or banking history problems
* Other, please specify:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

9. Think about the ways your household has paid bills in the past 12 months. Which of the following are the **most important** to you when selecting a way to pay for your expenses?

 ***(Please select only three.)***

* Makes record-keeping simple
* Receive reminders to pay my expenses
* Earn rewards or discounts
* Control when payments are made
* Secure/Reduce risk of fraud
* Low or zero cost of paying bills
* Payments are delivered to payee quickly
* Fast to use/saves me time
* Flexible options for paying expenses
* Easy to read statements of expenses paid
* Easy to tell how much I have available to pay
* Has a branch or office I can visit with questions/problems
* Has a telephone number I can call with questions/problems
* Reasonable fees if I overdraw
* Account doesn’t allow me to overdraft
* Flexible if I overdraw
* Other, please specify:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Thank you! Please return this to the front desk when you are finished.**