

FDIC Cognitive Interviews:

Screenener for 2017 FDIC National Survey of Unbanked and Underbanked Households

Interview Date and Time: _____

Name: _____

Phone: _____

Note: The following is the script that is generally followed by the recruiters for placing return calls to potential participants who have responded to our recruitment flyer or ad by leaving their name and phone number on our answering machine and for intercept screening at venues where flyers are posted. The recruiters will only speak to the potential participant whose name was indicated on the recording. If the number is answered by an answering machine, the recruiter will not leave any message but will call back at another time. If the potential participant is not available or not at home, the recruiter will simply thank the person who answered the phone and try again at another time.

Hello, this is [NAME] from Westat.

INCOMING: Thanks for calling us about participating in one of our studies. I just need to get a little bit of background information to start.

OUTGOING: I'm [calling about / recruiting for] a study we're helping the Federal Deposit Insurance Corporation with. Let me first tell you a little about it. The FDIC wants to be sure that questions on one of its surveys make sense to different types of people. So we are trying to find people who are interested in helping us by giving their reactions to the questions. If you are interested and eligible, we will invite you to an in-person interview, which will take about an hour. At the end of the in-person interview you will receive \$40 cash to offset the cost of participation, such as transportation or childcare costs. To make sure you are eligible for the study, I need to ask you a few questions. This will only take about 5 minutes. Is this a good time? **IF NO, ASK FOR A BETTER TIME TO CALL BACK.**

1. What is your age?

: _____: **[IF UNDER 18, TERMINATE]** *[I'm sorry, you do not qualify at this time. We may be able to use you for a different study in the future. Is it okay if we keep your information on our list so that we can contact you about future studies? Thank you for your time]*

1a. **[IF DK/REF TO #1]** Can I please confirm, which of these age groups are you?

- Under 18
- 18-29
- 30-39

- 40-49
- 50-64
- 65+
- REF
- DK

IF UNDER 18, REF OR DK, INELIGIBLE. THANK AND END

1b. When was the last time you participated in a research focus group or interview?

- LESS THAN 6 MONTHS AGO
- 6 MONTHS AGO OR MORE
- REF
- DK

IF LESS THAN 6 MONTHS AGO, REF OR DK, INELIGIBLE. THANK AND END.

2. How many people 15 OR older live in your household including yourself? _____

3. How much do you participate in making financial decisions for yourself or your household?

- A lot [CONTINUE]
- Some [CONTINUE]
- Not at all [TERMINATE]
- DK/REFUSE [TERMINATE] **INELIGIBLE.THANK AND END.**

4. Do you, or anyone else in your household, currently have a checking or savings account?

- YES
- NO
- DK/REFUSE [TERMINATE] **INELIGIBLE.THANK AND END.**

5. In the past 12 months have you (if OTHERS AGE≥15 FILL: or anyone else in your household) spoken with a teller or other employee in person at a bank branch?

- YES
- NO

IF Q4=YES, ASK Q5A. IF Q4=NO, GO TO Q6.

5a. In the past 12 months have you, or anyone else in your household...

- Received an alert about your bank account on your mobile phone?
- Logged into your bank account using your mobile phone browser or bank app?
- Sent a text message to your bank about your account?

6. In the past 12 months have you, or anyone else in your household, used someplace other than a bank **(MARK ALL THAT APPLY)**

- To cash a check?
- To purchase a money order?

- To take out a payday loan or payday advance?
 - To send money to family or friends living outside of the U.S.
 - For an installment loan or line of credit? These types of loans allow you to pay back the loan over multiple payments rather than all at once.
- IF R SAYS INSTALLMENT LOAN OR LINE OF CREDIT, ASK:**
What is the name of the lender for the installment loan or line of credit?
-

7. In the past 12 months have you, or anyone else in your household..... **(MARK ALL THAT APPLY)**

- Used any prepaid cards, other than gift cards?
- Pawned an item at a pawn shop?
- Taken out an auto title loan?
- Taken out a tax refund anticipation loan?
- Rented anything from a rent-to-own store?

8. Thinking about the past 12 months, in a **typical** month, did you or anyone else in your household receive income or benefits by paper check or money order?

- YES
- NO
- DK/REFUSE

9. Have you, or anyone else in your household, ever had any of the following? **(MARK ALL THAT APPLY)**

- A credit card from Visa, MasterCard, American Express, or Discover? Please do not include debit cards.
- A store credit card that can only be used at that store?
- An auto loan?
- A mortgage or home equity loan or home equity line of credit?
- A student loan?
- A personal loan or line of credit from a bank?
- Other personal loans, installment loans, or lines of credit from a place other than a bank?

10. **RECORD GENDER. IF NOT OBVIOUS, ASK:** Are you male or female?

- MALE
- FEMALE

11. What is the highest level of education you have completed?

- LESS THAN HIGH SCHOOL DIPLOMA
- HIGH SCHOOL DIPLOMA
- SOME COLLEGE/VOC. ED
- COLLEGE DEGREE
- GRADUATE SCHOOL

12. Are you of Hispanic, Latino, or Spanish origin?

- YES
- NO
- REF

DK

13. What is your race? You may say more than one. **(IF NECESSARY, READ CATEGORIES ALOUD) MARK ALL THAT APPLY.**

White,

Black or African American,

American Indian/Alaskan Native,

Asian, or

Native Hawaiian and Other Pacific Islander?

OTHER _____

REF

DK

END: RECORD RESPONDENT NAME AND CONTACT INFORMATION ON HARD COPY CONTACT INFORMATION SHEET.

Contact Information

Project: FDIC

Name _____

Address _____

City, State, ZIP _____

Phone Number _____

Email Address _____



READ CLOSING TEXT BELOW TO THANK AND END THE CALL

Thank you for your answers to these questions. If you're eligible to participate in our study, Westat will be back in touch with you within about 3 days.

Do you know anybody else who might be interested and available to participate in the study?

Yes **THANK AND MAKE NOTE OF NAME AND PHONE NUMBER**

No

IF R IS SELECTED FOR AN INTERVIEW, ASK AUDIO RECORDING QUESTION BEFORE SCHEDULING THE DATE AND TIME.

We'd like to audio record the interview. This allows us to carefully review the discussion and draw the proper conclusions. Will that be alright with you?

Yes

No **DO NOT SCHEDULE**

Date: _____ Time: _____