



## Screener

### Office for Older Americans: Reverse Mortgage Discussion Guide

#### Quota

- In-depth Interviews:
  - Nine adults, ages 62 years or older, who have varying levels of familiarity with reverse mortgage products for participation in interviews to be held in Arlington, Virginia as well as remotely using screen-sharing software.
  - Currently have a mortgage or own home outright and live in home.
  - Located within the Washington, DC area and able to travel to the Fors Marsh Group (FMG) office for the in-person interviews. If participating remotely, participants must be located in the United States and have access to a stable high-speed internet connection and telephone during the session.
  - Mix of familiarity and knowledge of reverse mortgages.
  - Mix of gender, race, ethnicity, and education.
  - Interview participants will be segmented based on response to the reverse mortgage familiarity question (Q4), with the following distribution:

User Group	Number of Participants
Total number of participants:	9
I have done a lot of research on reverse mortgages  OR  I have done a little bit of research on reverse mortgages	~4
At least some familiarity with reverse mortgages  OR  I had not heard of a reverse mortgage until completing this survey	~5

- Responses to Q4 will be grouped as follows:

- 01 and 02 will be eligible as “I have done a lot of research on reverse mortgages,” or “I have done a little bit of research on reverse mortgages.”
- 03 and 04 will be eligible as “I have at least some familiarity with reverse mortgages,” or “I had not heard of a reverse mortgage until completing this survey.”

## Recruitment Plan

- For in-person sessions, FMG will contact local FMG panel members with information and the option to complete the *local-panel* web-based screener to determine if they qualify for the study.
- For the remote sessions, FMG will post the opportunity to participate through social media channels and provide consumers with the option to complete the *national* web-based screener to determine if they qualify for the study.
- The FMG recruitment team will contact participants who qualify based on the web-based screener and administer the phone-based screener to ensure that they qualify for participation.
- Respondents are sent a confirmation email with instructions that inform them how they will participate remotely (this email includes a link to the webinar they will need to join).
- Respondents are emailed the day prior to the interview to remind them about their appointment.
- Participants’ information is reconfirmed upon arrival to the session.
- For in-person sessions, participants will be handed a \$75 Visa gift card after their participation in the interview.
- For remote sessions, participants will be mailed a \$75 Visa gift card after their participation in the interview.

## Recruitment Language for In-person Interviews

### **[Subject line] Seeking Home Owners for Interviews**

We are currently recruiting people to participate in interviews about home ownership. During the interviews, participants will be asked to review informational materials and provide feedback based on their experience as a home owner. If you are 62 years of age or older and own your home, you may qualify to participate in an interview.

The interviews will last 60 minutes and in-person participants will be handed a \$75 honorarium in the form of a prepaid Visa gift card. Others may participate remotely, and they will be mailed an honorarium of a \$75 prepaid Visa gift card. The interviews will take place at Fors Marsh Group in Arlington, VA, and we are currently scheduling participants for July 6-7, 2017. This research is being sponsored by the Consumer Financial Protection Bureau (CFPB), a federal government agency that protects and supports consumers. Feedback from the interviews will be used to help the CFPB understand consumers’ decision making about home ownership.

If you are interested in participating, please complete this short screener and we will notify you if you qualify for the study – [Insert screener link].

Thank you!

Privacy Act Statement

5 U.S.C. 552(a)(e)(3)

The information you provide through your responses to Fors Marsh Group will assist the survey sponsor, the Consumer Financial Protection Bureau (CFPB), in evaluating an informational guide to financial products.

The CFPB will not obtain or access any personally identifiable information from Fors Marsh Group about study participants. The agency will only obtain and access de-identified results and aggregated analyses of those results.

Information collected on behalf of the Bureau by Fors Marsh Group will be treated in accordance with the System of Records Notice (“SORN”), CFPB.022 – CFPB Market and Consumer Research Records, 77 F.R. 67802. Personally identifiable information will only be used by Fors Marsh Group to facilitate the study and will be kept private except as required by law.

This collection of information is authorized by Pub. L. No. 111-203, Title X, Sections 1013 and 1022, codified at 12 U.S.C. §§ 5493 and 5512.

Participation in this survey is voluntary. You are not required to participate or share any identifying information with Fors Marsh Group, including name, email address, race, ethnicity, city and state of residence, gender, and phone number, and you may withdraw participation at any time. However, if you do not include the requested information, you may not participate in the study.

### Recruitment Language for Remote Interviews

#### **[Subject line] Seeking Home Owners for Interviews**

We are currently recruiting people to participate in interviews about home ownership. During the interviews, participants will be asked to review informational materials and provide feedback based on their experience as a home owner. If you are 62 years of age or older and own your home, you may qualify to participate in an interview.

The interviews will last 60 minutes and remote participants will be mailed a \$75 honorarium in the form of a prepaid Visa gift card. Others will participate in person and they will be handed a \$75 honorarium in the form of a prepaid Visa gift card. The study will take place remotely using phone and screen-share software and we are currently scheduling participants for July 6-7, 2017. This research is being sponsored by the Consumer Financial Protection Bureau (CFPB), a federal government agency that protects and supports consumers. Feedback from the interviews will be used to help the CFPB understand consumers’ decision making about home ownership.

If you are interested in participating, please complete this short screener and we will notify you if you qualify for the study – [Insert screener link].

Thank you!

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## Web-Based Screener for In-Person Interviews

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[\[NEW SCREEN\]](#)

Thank you for your interest in participating in user experience studies with Fors Marsh Group (FMG). We are seeking participants to review informational materials and provide feedback. One-on-one interviews will be held on July 6-7, 2017 and will take place at FMG’s office in Arlington, VA. If you are interested in participating, please complete this questionnaire. If you qualify for this study, we will contact you by phone for further screening and to schedule you at a time that is convenient for you. An honorarium (\$75 in the form of a prepaid Visa gift card) will be handed to those who participate in the study in person. Others will participate remotely and will be mailed an honorarium of \$75 in the form of a prepaid Visa gift card.

FMG is conducting interviews on behalf of the Consumer Financial Protection Bureau to help improve an informational guide on home ownership options.

[NEW SCREEN]

Please note that your responses to these questions will remain private and will only be used for the purpose of scheduling your session if you qualify for the study. The following Privacy Act Statement guides the handling of your responses.

[Privacy Act Statement](#) [Link to new window]

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[Paperwork Reduction Act Statement](#) [Link to new window]

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and notwithstanding any other provision of law a person is not required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-0036. It expires on 08/31/2019. The time required to complete this information collection is estimated to average approximately 5 minutes per

response. Comments regarding this collection of information, including the estimated response time, suggestions for improving the usefulness of the information, or suggestions for reducing the burden to respond to this collection should be submitted to Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to CFPB\_PRA@cfpb.gov.

Abbreviated Paperwork Reduction Act  
[For use with phone or in person verbal disclosure]

This survey has been approved under the Paperwork Reduction act of 1995 by the Federal Government's Office of Management and Budget and assigned OMB control number 3170-0036. Without this OMB control number we could not conduct this survey.

[NEW SCREEN]

Q1. Are you currently a homeowner?

[Single Punch]

Yes	01	Eligible
No	02	Ineligible
Refused	-99	Ineligible

[NEW SCREEN]

Q2. Do you have any of the following types of loans on your current home?

[Multi-Punch]

Conventional Mortgage	01	Eligible
Reverse Mortgage	02	Ineligible
Home Equity Loan	03	Eligible
Home Equity Line of Credit	04	Eligible
None of the above; I do not currently have a loan on the home I own	05	Eligible
Refused	-99	Ineligible

[NEW SCREEN]

Q3. What is your current age?

[Single Punch]

18 to 24 years of age	01	Ineligible
25 to 34 years of age	02	Ineligible
35 to 44 years of age	03	Ineligible
45 to 61 years of age	04	Ineligible
62 years of age and older	05	Eligible
Refused	-99	Ineligible

[IF INELIGIBLE, TERMINATE HERE USING THE LANGUAGE BELOW; IF ELIGIBLE, CONTINUE TO Question 4]

[NEW SCREEN]

Q4. Which statement best matches your level of familiarity with reverse mortgages?

[Single Punch]

I have done a lot of research on reverse mortgages	01	Eligible
I have done a little bit of research on reverse mortgages	02	Eligible
I have heard about reverse mortgages but I have not done any research on this topic	03	Eligible
I had never heard of reverse mortgages until completing this survey	04	Eligible
Refused	-99	Ineligible

[NEW SCREEN]

Q5. How likely are you to take out a reverse mortgage?

[Single Punch]

Very unlikely	01	Eligible
Somewhat unlikely	02	Eligible
Neither unlikely or likely	03	Eligible
Somewhat likely	04	Eligible
Very Likely	05	Eligible
Refused	-99	Ineligible

[NEW SCREEN]

Q6. Which of the following best describes what you are currently doing?

[Multi-Punch]

	Yes	Refused
Going to high school	01	-99

Going to community college, 2-year degree program or trade school (either full-time or part-time)	02	-99
Going to a 4-year college/university (either full-time or part-time)	03	-99
Working full-time	04	-99
Working part-time	05	-99
Homemaker	06	-99
Retired	07	-99
Not employed	08	-99

//If Q6 does not = working full-time (04) or working part-time (05), skip to Q9//

[NEW SCREEN]

Q7. What is your occupation?

[Open-ended Text box]

Q8. What industry do you work in?

[Open-ended Text box]

[NEW SCREEN]

Q9. What is your annual household income?

[Single Punch]

Less than \$30K	01
\$30K to less than \$50K	02
\$50K to less than \$100K	03
\$100K to less than \$150K	04
More than \$150K	05
Refused	-99

[NEW SCREEN]

Q10. Please provide a brief description (one to three sentences) about how you plan to spend your retirement:

[Open-Ended Text box]

[NEW SCREEN]

Q11\_1. First name:

[Open-Ended Text box]

Q11\_2. Last name:

[Open-Ended Text box]

Q12. Email:

[Open-Ended Text box]



Q13. Phone number:  
[Open-Ended Text box]

[NEW SCREEN]

Q14. What is your gender?  
[Single Punch]

Male	01
Female	02
Refused	-99

[NEW SCREEN]

Q15. Are you of Hispanic, Latino, or Spanish origin?  
[Single Punch]

No, not of Hispanic, Latino, or Spanish origin	01
Yes, of Hispanic, Latino, or Spanish origin	02
Refused	-99

[NEW SCREEN]

Q16. Please select all of the following that best describe your race:  
[Multi-Punch]

	Yes	Refused
White	01	-99
Black or African-American	02	-99
American Indian or Alaska Native	03	-99
Asian	04	-99
Native Hawaiian or Other Pacific Islander	05	-99

[NEW SCREEN]

Q17. What city and state do you live in?  
[Open-Ended Text box]

Q18. What is the highest educational degree that you have earned?  
[Single Punch]

	Yes
Less than high school degree or equivalent	01
High school graduate (grade 12, diploma, or GED)	02
Trade school certificate	03
Some college courses completed	04
Graduated with a 2-year degree (Associate)	05

Graduated with a 4-year degree (Bachelor's)	06
Some graduate school courses completed	07
Graduated with a postgraduate degree	08
Refused	-99

Thank you for completing this survey. We will be in contact if you qualify and are selected for this study. If you have any questions, please contact Fors Marsh Group at [ux@forsmarshgroup.com](mailto:ux@forsmarshgroup.com) or call us at (571) 858-3817. You can also visit our website at [www.forsmarshgroup.com](http://www.forsmarshgroup.com).

## Web-Based Screener for Remote Interviews

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### [\[NEW SCREEN\]](#)

Thank you for your interest in participating in user experience studies with Fors Marsh Group (FMG). We are seeking participants to review informational materials and provide feedback. One-on-one interviews will be held on July 6-7, 2017 and will take place remotely using telephone and screen-sharing software. If you are interested in participating, please complete this questionnaire. If you qualify for this study, we will contact you by phone for further screening and to schedule you at a time that is convenient for you. An honorarium (\$75 in the form of a prepaid Visa gift card) will be mailed to those who participate in the study remotely. Others who participate in person will be handed an honorarium of \$75 in the form of a prepaid Visa gift card.

FMG is conducting interviews on behalf of the Consumer Financial Protection Bureau to help improve an informational guide on home ownership options.

### [\[NEW SCREEN\]](#)

Please note that your responses to these questions will remain private and will only be used for the purpose of scheduling your session if you qualify for the study. The following Privacy Act Statement guides the handling of your responses.

- [Privacy Act Statement](#) [Link to new window]  
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[NEW SCREEN]

Q1. Are you currently a homeowner?

[Single Punch]

Yes	01	Eligible
No	02	Ineligible
Refused	-99	Ineligible

[NEW SCREEN]

Q2. Do you have any of the following types of loans on your current home?

[Multi-Punch]

Conventional Mortgage	01	Eligible
Reverse Mortgage	02	Ineligible
Home Equity Loan	03	Eligible
Home Equity Line of Credit	04	Eligible
None of the above; I do not currently have a loan on the home I own	05	Eligible
Refused	-99	Ineligible

[NEW SCREEN]

Q3. What is your current age?

[Single Punch]

18 to 24 years of age	01	Ineligible
25 to 34 years of age	02	Ineligible
35 to 44 years of age	03	Ineligible
45 to 61 years of age	04	Ineligible
62 years of age and older	05	Eligible
Refused	-99	Ineligible

[IF INELIGIBLE, TERMINATE HERE USING THE LANGUAGE BELOW; IF ELIGIBLE, CONTINUE TO Question 4]

[NEW SCREEN]

Q4. Which statement best matches your level of familiarity with reverse mortgages?

[Single Punch]

I have done a lot of research on reverse mortgages	01	Eligible
I have done a little bit of research on reverse mortgages	02	Eligible
I have heard about reverser mortgages but I have not done any research on this topic	03	Eligible
I had never heard of reverse mortgages until completing this survey	04	Eligible
Refused	-99	Ineligible

[NEW SCREEN]

Q5. How likely are you to take out a reverse mortgage?

[Single Punch]

Very unlikely	01	Eligible
Somewhat unlikely	02	Eligible
Neither unlikely or likely	03	Eligible
Somewhat likely	04	Eligible
Very Likely	05	Eligible
Refused	-99	Ineligible

[NEW SCREEN]

Q6. Which of the following best describes what you are currently doing?

[Multi-Punch]

	Yes	Refused
Going to high school	01	-99
Going to community college, 2-year degree program or trade school (either full-time or part-time)	02	-99
Going to a 4-year college/university (either full-time or part-time)	03	-99
Working full-time	04	-99
Working part-time	05	-99
Homemaker	06	-99
Retired	07	-99
Not employed	08	-99

//If Q6 does not = working full-time (04) or working part-time (05), skip to Q9//

[NEW SCREEN]

Q7. What is your occupation?

[Open-ended Text box]

Q8. What industry do you work in?

[Open-ended Text box]

[NEW SCREEN]

Q9. What is your annual household income?

[Single Punch]

Less than \$30K	01
\$30K to less than \$50K	02
\$50K to less than \$100K	03
\$100K to less than \$150K	04
More than \$150K	05

Refused	-99
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[NEW SCREEN]

Q10. Please provide a brief description (one to three sentences) about how you plan to spend your retirement:

[Open-Ended Text box]

[NEW SCREEN]

Q11\_1. First name:

[Open-Ended Text box]

Q11\_2. Last name:

[Open-Ended Text box]

Q12. Email:

[Open-Ended Text box]

Q13. Phone number:

[Open-Ended Text box]

[NEW SCREEN]

Q14. What is your gender?

[Single Punch]

Male	01
Female	02
Refused	-99

[NEW SCREEN]

Q15. Are you of Hispanic, Latino, or Spanish origin?

[Single Punch]

No, not of Hispanic, Latino, or Spanish origin	01
Yes, of Hispanic, Latino, or Spanish origin	02
Refused	-99

[NEW SCREEN]

Q16. Please select all of the following that best describe your race:

[Multi-Punch]

	Yes	Refused
White	01	-99

Black or African-American	02	-99
American Indian or Alaska Native	03	-99
Asian	04	-99
Native Hawaiian or Other Pacific Islander	05	-99

[NEW SCREEN]

Q17. What city and state do you live in?

[Open-Ended Text box]

Q18. What is the highest educational degree that you have earned?

[Single Punch]

	Yes
Less than high school degree or equivalent	01
High school graduate (grade 12, diploma, or GED)	02
Trade school certificate	03
Some college courses completed	04
Graduated with a 2-year degree (Associate)	05
Graduated with a 4-year degree (Bachelor's)	06
Some graduate school courses completed	07
Graduated with a postgraduate degree	08
Refused	-99

[NEW SCREEN]

Q19. Are you able to participate in this study remotely via phone and screen-sharing software (www.zoom.us)?

Yes	01	Eligible
No	02	Ineligible

Thank you for completing this survey. We will be in contact if you qualify and are selected for this study. If you have any questions, please contact Fors Marsh Group at ux@forsmarshgroup.com or call us at (571) 858-3817. You can also visit our website at www.forsmarshgroup.com.

## Phone-Based Screener (for those who qualify based on web-based screener)

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Hello \_\_\_\_\_. Thank you for your interest in participating in a user experience study with Fors Marsh Group. My name is \_\_\_\_\_, and I wanted to follow up regarding a web-based survey that you completed recently for upcoming interviews about home ownership. I wanted to ask a couple more questions and see if we can schedule you for an interview. Your participation is completely voluntary. Do you have a few minutes?

[Privacy Act Statement](#) [Link to new window]

## Privacy Act Statement

### 5 U.S.C. 552(a)(e)(3)

The information you provide through your responses to Fors Marsh Group will assist the survey sponsor, the Consumer Financial Protection Bureau (CFPB), in evaluating an informational guide to financial products.

A federal law called the Privacy Act directs how the CFPB collects, keeps and shares your personal, private information- including the personal information contained in your answers to these questions. Your participation is completely voluntary, and is subject to the CFPB privacy policy that can be found on our website, [consumerfinance.gov](http://consumerfinance.gov).

[Paperwork Reduction Act Statement](#)

### Abbreviated Paperwork Reduction Act

This survey has been approved under the Paperwork Reduction act of 1995 by the Federal Government's Office of Management and Budget and assigned OMB control number 3170-0036. Without this OMB control number we could not conduct this survey.

Q1. Could you tell me whether you own your home? **[If necessary]** Do you currently have a mortgage on your home?

Q2. Could you tell me about how you plan to spend your retirement?

[\[If responses are confirmed – proceed with scheduling.\]](#)

#### Invitation:

We would like to invite you to participate in an interview. During the interviews, participants will be asked to review a discussion guide about financial products and provide insight based on their experience as a homeowner. The entire interview should last an hour, and you will receive an honorarium of \$75 in the form of a prepaid Visa gift card after the interview. If you participate in person, you will be handed your \$75 prepaid Visa gift card. If you participate remotely, you will be mailed the \$75 prepaid Visa gift card. Would you like to participate in this study?

**Reconfirm participant's email address.**

**Terminate message: Phone screener**



We are sorry but based on your responses you do not qualify for this study. Thank you for your interest in participating. We will contact you with information about studies in the future.