

FDIC Cognitive Testing Screener for the 2019 FDIC National Survey of Unbanked and Underbanked Households:

Date and Time: _____

Name: _____

Phone: _____

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 is developing questions for one of its surveys. So we are trying to find people who are interested in helping us by participating in an in-person interview. If you are interested and eligible, we will invite you to participate in an interview, which will take about one hour. At the end of the interview you will receive \$50 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?

___ Under 18 **[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. Thank you for your time*]

- ___ 18-29
- ___ 30-39
- ___ 40-49
- ___ 50-64
- ___ 65+
- ___ REF
- ___ DK

IF REF OR DK, INELIGIBLE. THANK AND END

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

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

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

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

4. Do you currently have a checking or savings account?

- YES [GO TO Q5]
- NO [GO TO Q4a]
- DK/REFUSE [TERMINATE] INELIGIBLE.THANK AND END.

4a. Have you ever had a checking or savings account?

- YES
- NO
- DK/REFUSE

5. In the past **12** months, have you :

	Yes	No	Q5.[if yes] About how many times in the past 12 months
1. Used any prepaid cards? Prepaid cards allow you or other, like relatives or a government agency, to load funds that can later be spent. Prepaid cards also allow you to withdraw cash from ATMS. I am not asking about gift cards or about debit cards linked to a checking account.			<input type="checkbox"/> 1-2 times <input type="checkbox"/> 3 or more times
2. In the past 12 months, have you used someplace other than a bank to cash a check?			<input type="checkbox"/> 1-2 times <input type="checkbox"/> 3 or more times
3. In the past 12 months, have you used someplace other than a bank to send money to family or friends living outside of the U.S.?			<input type="checkbox"/> 1-2 times <input type="checkbox"/> 3 or more times
4. Did you use a billpay service like western union or moneygram to pay bills			<input type="checkbox"/> 1-2 times <input type="checkbox"/> 3 or more times

IF YES TO PREPAID CARD IN Q5(1), ASK Q6. OTHERWISE GO TO Q7

6. You mentioned you used prepaid cards. Where did the prepaid cards come from? **(MARK ALL THAT APPLY)**

- A bank location or bank's website
- A store or website that is NOT a bank
- A government agency
- Employer payroll card
- Family or friends
- Other

Not sure (**DO NOT READ**)

7. In the past 12 months have you spoken with a teller or other employee at a bank branch or on the phone?

- YES
 NO

8. In the past 12 months have you.... (**MARK ALL THAT APPLY**)

- 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?

 Taken out a payday loan or payday advance?

IF PAYDAY LOAN IS NOT MARKED, ASK:

8.a Have you ever....

- Taken out a payday loan or payday advance?

9. In the past 12 months, have you used any of the following non-bank electronic payments services? (**MARK ALL THAT APPLY**)

- Paypal
 Cash app or Venmo
 Mint.com
 Other (please specify) _____

10. Do you either currently have, or have had in the past 12 months, 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?

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

- MALE
 FEMALE

12. 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

13. Are you of Hispanic or Latino origin?

- YES
- NO
- REF
- DK

14. 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

15. What is your current annual household income (before taxes)? **(READ CATEGORIES ALOUD)**

- Less than \$35,000
- \$35,000 - \$75,000
- \$76,000 - \$100,000
- More than \$100,000
- DK / REFUSED

16. What is your employment status? **(READ CATEGORIES ALOUD)**

- 1 Employed full-time
- 2 Employed part-time
- 3 Not employed, seeking work
- 4 Not employed, not seeking work
- 5 Retired
- 6 Student

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, we 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 VIDEO RECORDING QUESTION BEFORE SCHEDULING THE DATE AND TIME.

We'd like to video 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: _____