

Discussion Protocol for CFPB Parent Focus Groups

Background: As part of Money as You Grow, we maintain Money as You Grow Bookshelf, a series of guides for parents that accompany popular children’s books. The guides are designed for parents of young children, because parents and children at this age generally read together. (Money as You Grow has a philosophy of building on existing family behaviors, rather than attempting to create new behaviors.) We have received interest from parents and those who work with parents, requesting similar guides for parents of older children. Because video games are popular among children ages 6 to 12, we started to examine the opportunity to connect video games to the building blocks of financial capability. We contracted with a vendor to produce a report about video games and apps and their potential. The report found that video games and apps would be a promising way to help school-age children acquire the age-appropriate building blocks, and that parents and caregivers can have a role. To build on this work, feedback from parents is needed to shape our approach to any new materials we may produce, intending to help parents connect a child’s existing preferences and use of video games and apps to the building blocks of financial capability.

Privacy Act Statement

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

The information you provide will assist the Bureau of Consumer Financial Protection (“Bureau”) gather data to learn about how video games and applications could serve as potential facilitators of or barriers to the development of the building blocks of financial capability for children. Participation in this interview will provide us information that will inform the development of a research plan, centered on focus groups with parents.

If you choose to participate, the Bureau will obtain basic contact information such as your name, email address, and telephone number to contact you.

Information collected will be treated in accordance with the System of Records Notice (“SORN”), CFPB.021 – CFPB Consumer Education and Engagement Records, 83 F.R. 23435. Although the Bureau does not anticipate further disclosing the information provided, it may be disclosed as indicated in the Routine Uses described in the SORN. Direct identifying information will only be used to facilitate the interview 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 is voluntary.

Paperwork Reduction Act Statement

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According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and not withstanding 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 3170-0024. It expires on 5/31/2022. The time required to complete this information collection is estimated to average approximately 1.5 hours 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 the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to PRA_Comments@cfpb.gov.

Introduction (10 minutes)

Hello, and thank you for participating in this focus group today. My name is ____, and I work for a research company called ICF. My firm is working with the Consumer Financial Protection Bureau (CFPB), which is an agency of the federal government. During today's session, which we expect will take about an hour and a half, we'll be talking about your children's use of video games, your perceptions of these games, your discussions with your children about games, and how all of this might connect to money skills, habits, and attitudes.

Before we begin, let's establish some quick ground rules for the session. Our goal is to have an open and honest conversation, so please speak up as much as you feel comfortable. I do want to hear from everybody, so I might call on some people if they're being quiet. However, if there are any questions you'd prefer not to answer, that is okay.

In addition to me, there are a few other people observing this discussion, both from ICF and from the Consumer Financial Protection Bureau. They will be listening to what you have to say and taking notes. We would also like to record this session, but the recording will not be shared with any outside parties, and will be used only for research purposes pertaining to this project. Is anyone uncomfortable with us recording this discussion? (*Wait before continuing.*)

In this discussion we are going to be using the term "video games"—but we want to make sure everyone understands what we mean when we say "video games." What we mean is any digital game that you or your child would play on a device like a mobile device, computer, or on a game console like an Xbox, Playstation, or Nintendo Switch. So if someone is playing a game through a phone app, for the purposes of this discussion we would include those under "video games."

We understand that many of you might have children of different ages—for this discussion, we are most interested in your children that are between the ages of 6 and 12. Does anybody have any questions before we begin?

To get started, I'd like to ask everyone to introduce themselves, say how many children you have and their ages, and what one or two games your children play most often.

Children's and Parents' Video Game Use (15 minutes)

- 1) In signing up for this focus group you provided some information about how often your children play video games, what types of devices they use, and some of the games that they play. We'd like to start by learning a bit more about when and how they play video games. Could you describe some situations in which your children play video games? *Probe for information like where the children are when they play, whether they are playing with other children or alone, what devices they are using, etc.*

- 2) How has your children's video game use changed over the past few years, as they have grown older?
 - How have the types of games that they play changed? How have the situations in which they play changed?

- 3) So far we have talked about your children's use of games. Do you yourselves play any games on your phone, computer, or on a console like an Xbox or Playstation? If so, in what situations do you play?

Parental Attitudes towards Their Children's Video Game Play (15 minutes)

- 4) Do you put any limitations on your children's use of games, such as how long they play or what types of games they play? If so, what are those limitations?
 - Do your children need to ask your permission before they play games?
 - Do your children need to ask your permission before they get a new game? If so, how do you decide whether or not to allow it?

- 5) We know that children enjoy playing video games. Besides enjoyment, do you think playing them has any longer-term effect on your children? If so, what?
 - What makes you think that games could have that effect on your children? Is it something you have observed yourself, or is there another reason you think that?
 - *Probe for both positive and negative possible effects, as well as different types of effects (e.g., impact on schoolwork vs. social lives, etc.)*

Parental Interactions with Children about Video Games (20 minutes)

- 6) Do you ever talk to your children about their use of video games?
 - If yes:
 - What are those discussions usually about? (E.g., amount of game play, content of the game, etc.)
 - Do you usually initiate the discussions, or do your children? If you initiate them, what is your reason for doing so? *Probe to understand whether discussions are primarily focused on limitations to game use or more positive interactions around the games.*

- How do your children typically respond to those discussions?
 - If no, why not? *Assess whether this is because they do not see any value in discussions, or whether they would find value but find the discussions difficult to have.*
- 7) How many of you play video games with your children—meaning either you are both playing at the same time, or that one of you is playing at a time and the other is watching? *Take a show of hands.*
- Can you describe how you play together? Where are you? What type of game are you playing?
 - What kinds of conversations do you have with your children while playing the game?
 - Why do you play video games with your children? Is it because you think it is fun, or for some other reason?
- 8) If you do ever discuss video games with your children, do you ever draw connections between game content and other topics outside the game? If yes, could you describe some examples? *If necessary, clarify that other topics could include things they are learning about in school or issues or decisions they could face in the “real world.”*
- 9) Have your discussions with your children about video games changed at all over the past few years as your children have gotten older? If so, how?
- Do you have discussions with your children about video games any more or less often now that they are older? If so, why do you think that is?
 - Have the topics of your discussions about video games changed at all?

Potential Connections between Video Games and Financial Building Blocks (5 minutes)

The CFPB’s Office of Financial Education has developed a framework of financial “building blocks,” which are important skills and knowledge that children develop that lead to adult financial capability. For ages 3-5, for example, building blocks include skills like planning for the future, focusing attention, recalling information and multi-tasking. For older ages, like 13 to 18, the building blocks are financial knowledge, financial planning, and financial decision-making skills.

For the ages we are talking about today—ages 6 to 12—the CFPB’s building blocks include developing healthy money habits and rules of thumb that shape how children might earn, save, and shop. The CFPB is interested in learning about possible connections between video games and these financial building blocks, particularly amongst children ages 6-12.

- 10) Do you see any possible connections between your children’s use of video games and the creation of healthy money habits and rules of thumb?
- If yes, could you describe those possible connections?

Reaction to Potential CFPB Resources around Video Games (15 minutes)

- 11) One of the things that the CFPB is considering developing are resources for parents to help them have positive discussions with their children about video games that connect to the financial

building blocks. They have not decided what these resources would look like, but in some ways they might be similar to companion guides that they have developed for books for younger children. What do you think of this idea? Do you think it would be helpful to parents? Why or why not?

- What types of things would you like to see in a parent discussion guide about video games? What type of content do you think would be most helpful? *Probe for what types of games, for example.*
- If the CFPB does try to develop some kind of parent discussion guide for video games, what advice would you have for them?
- *If participants are struggling to understand what kinds of resources a discussion guide might include, hand out copies of a Money As You Grow companion guide for a book. Revisit the above questions, probing for parts that might be helpful or applicable for video games.*

12) If the CFPB did develop something some kind of parent guide for video games similar to what they have done for younger children's books, how many of you think you might use it? *Take a show of hands.* Why or why not?

False Close (10 minutes)

The moderator will excuse him or herself and talk to the observers about whether there are any follow-up questions they would like to ask. The moderator will then return to the room, ask the follow-up questions, and conclude the discussion.