

**FDIC Cognitive Interviews:**  
 **Screener for 2021 FDIC National Survey of Unbanked and Underbanked Households**

Interview Date and Time: \_\_\_\_\_

**IF RETURNING CALL, FILL IN:**

Caller Name: \_\_\_\_\_

Phone: \_\_\_\_\_

**Note:** The following is the script that is generally followed by the recruiters for placing return calls to potential participants who reach a recruiter at the toll-free number, or who have responded to our recruitment flyer or ad by leaving their name and phone number in a voicemail, and for intercept screening at venues where flyers are posted. If returning a call, recruiters will only speak to the potential participant whose name was indicated on the recording. If the number is answered by a voicemail message, 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 (NORC at the University of Chicago/Research Support Services).**

**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 returning your call. You left us a message indicating your interest in participating in a paid interview for a study we are conducting. We are helping the Federal Deposit Insurance Corporation make sure that questions on one of its surveys make sense to different types of people. So, we are looking for 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 a virtual, on-line interview, which will take about an hour. At the end of the interview you will receive an electronic \$40 gift card to offset the cost of participation. To make sure you are eligible for the study, I need to ask you a few questions. This will only take about 5 minutes. Can we begin? **IF NO, ASK FOR A BETTER TIME TO CALL BACK.**

1. What is your age?

\_\_\_\_|\_\_\_\_|

\_\_ DK/REF

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

2. How many people age 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
- Some
- Not at all
- DK/REFUSE

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

- YES → ASK Q4a
- NO → SKIP TO Q4b.
- DK/REFUSE

4a. Was there ever a time, since March of 2020, when no-one in your household had a bank account?

- YES → SKIP TO Q5
- NO → SKIP TO Q5
- DK/REFUSE → SKIP TO Q5

4b. Was there ever a time, since March of 2020, when you or anyone else in your household had a bank account?

- YES
- NO
- DK/REFUSE

5. In the past 12 months, did you or anyone else in your household go to some place other than a bank to.... **(MARK ALL THAT APPLY)**

- Cash a check?
- Purchase a money order?
- Transfer money, such as through Western Union or MoneyGram?
- Take out a payday loan or payday advance?
- DK/REFUSE

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

- Any prepaid cards, other than gift cards?
- Any online payment services like Paypal, Venmo, or CashApp?
- DK/REFUSE

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

- 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?
- DK/REFUSE

8. Was there ever a time since March of 2020 when you or someone in your household received unemployment benefits?

- YES
- NO
- DK/REFUSE

9. What is your gender?

- MALE
- FEMALE
- SOMETHING ELSE

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

- LESS THAN HIGH SCHOOL DIPLOMA
- HIGH SCHOOL DIPLOMA
- SOME COLLEGE/VOC. ED/AA DEGREE
- COLLEGE DEGREE (4-YEAR/BA/BS)
- GRADUATE SCHOOL

11. What is your total annual **household** income? Is it...

- Under \$30,000
- Between \$31,000 and \$75,000
- Over \$75,000

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

- YES
- NO
- DK/REF

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 \_\_\_\_\_
- DK/REF

14. 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

15. If you are eligible to participate, do you have access to a computer or tablet with an Internet connection, for the online video interview?

- YES
- NO
- NOT SURE/DK

**END: RECORD RESPONDENT NAME AND CONTACT INFORMATION ON SEPARATE CONTACT INFORMATION SHEET.**

Contact Information

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Project: FDIC

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, ZIP \_\_\_\_\_

Phone Number \_\_\_\_\_

Email Address \_\_\_\_\_

Are you most easily reached by:

Phone

Text message

Email

If you are eligible, the interviews will take place the week(s) of \_\_\_\_\_. What are the best days and times of that week for you to spend about an hour online talking to the interviewer without distractions?

Days: \_\_\_\_\_

Times: \_\_\_\_\_



**READ CLOSING TEXT BELOW TO THANK AND END THE CALL**

Thank you for your answers. The Recruiting Manager will let me know if you qualify based on your responses. If you are eligible, we will be in touch with you within 3 days.

Do you know anybody else who might be interested and available to participate in the study?  
**They cannot be someone in your same household.**

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

No

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**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

Date: \_\_\_\_\_ Time: \_\_\_\_\_

**CONNECT CONTACT INFO SHEET TO SCREENER BY ID NUMBER BUT STORE SECURELY AND SEPARATELY.**