

**FDIC Exploratory Research for the 2019 FDIC National Survey of  
Unbanked and Underbanked Households:  
Screener for Focus Groups**

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 sharing their thoughts and reactions to certain question topics. If you are interested and eligible, we will invite you to participate in a focus group, which will take about an hour and a half. At the end of the focus group you will receive \$75 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. 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

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

Q5. In the past **3** months, have you:

	Yes	No	Q5a. [IF YES] About how many times in the past 3 months?	1 time	2 or more times
1. Used any prepaid cards, other than gift cards?					
2. Used someplace other than a bank to cash a check?					
3. Used someplace other than a bank to purchase a money order?					
4. Used someplace other than a bank to send money to family or friends living outside of the U.S.?					

**FOR ONLY THE SPECIFIC "NO" RESPONSES in Q5 (1-4) ASK Q5b (CORRESPONDING 1-4):**

Q5b. How about in the past <b>12</b> months, have you:	Yes	No
1. Used any prepaid cards, other than gift cards?		
2. Used someplace other than a bank to cash a check?		
3. Used someplace other than a bank to purchase a money order?		
4. Used someplace other than a bank to send money to family or friends living outside of the U.S.?		

**IF YES TO PREPAID CARD IN Q5(1) OR Q5b(1), ASK Q6. OTHERWISE GO TO Q7**

6. You mentioned that you have 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?

- 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?

9. Thinking about the past 12 months, in a **typical** month, did you receive income or benefits by...? **(MARK ALL THAT APPLY)**

- Direct deposit
- Paper check or money order
- Cash
- Prepaid card
- Or any other way (please specify)\_\_\_\_\_
- DK/REFUSE

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

- Paypal
- Mint.com
- Venmo
- Applepay
- Google wallet
- Other (please specify)\_\_\_\_\_

11. 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?

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

- MALE
- FEMALE

13. 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

14. Are you of Hispanic or Latino origin?

- YES
- NO
- REF
- DK

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

- White
- Black or African American
- American Indian/Alaskan Native
- Asian
- Native Hawaiian and Other Pacific Islander
- OTHER \_\_\_\_\_
- REF
- DK

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

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

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

**[MAX 1 #3 PER GROUP] [MAX 1 #4, #5, OR #6 PER GROUP]**

- 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

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Project: FDIC

Name \_\_\_\_\_

Address \_\_\_\_\_

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

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

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

[Facility Instruction] Code respondent's home address as one of the following:

- Urban
- Suburban
- Rural



**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

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

**We'd like to video record the focus group. 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: \_\_\_\_\_