



Recruitment Screener for Task 2 Interviews: In-Person Interviews with Older Americans and Caregivers

Parameters:

- Recruitment for 10 interviews in each of two locations
- Each interview will be 75 to 90 minutes in length
- Participants will each receive compensation of \$100
- Interviews in each location will be scheduled over a two-day period (tentatively 9:30 AM, 11:00 AM, 1:00 PM, 2:30 PM, and 4:15 PM each day)

Recruiting Script

Hello, my name is **[first and last name]**. May I speak to **[candidate]**?

I am calling from **[marketing company's name]** for ICF. ICF is a research company that is working with a US government agency, the Consumer Financial Protection Bureau. The CFPB is an agency in the federal government whose role is to protect consumers. This includes creating educational materials that help consumers get the information they need to make financial decisions. For this specific project, the CFPB is interested in learning more about the types of housing decisions that older homeowners face and how they make these decisions.

We are seeking people to participate in interviews being held on _____. Each interview will last no more than 90 minutes, and participants will receive a \$75 stipend in appreciation for their time.

It is important that you know that we will be recording the interviews so that we can be sure to collect what you say accurately. However, your name will not appear in any reports that ICF or the Consumer Financial Protection Bureau writes. Also, just so you are not surprised, staff from the Consumer Financial Protection Bureau and ICF will observe your interview from another room. You will not have to provide any information that you feel uncomfortable discussing.

Do you have a few minutes to answer some pre-qualifying questions? (*If not, When would be a convenient time to call back?*)

Everything you say will be kept private except where required by law. Further, none of your contact information will be given to ICF or the Consumer Financial Protection Bureau.

Before asking any questions, read the brief Privacy Act Statement:

The information you provide through your responses will assist the study sponsor, the Consumer Financial Protection Bureau (CFPB), in determining your eligibility to participate in interviews.

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 privacy policy that can be found on the CFPB's website, consumerfinance.gov.

1. What is your age?
 - a. Under 62
 - b. 62 to 70 → Go to Q2
 - c. Over 70 → Go to Q2
 - 1a. Do you provide regular care for an older family member that owns their own home?
 - a. Yes → **Qualifies in Category G; go to Q7**
 - b. No → *Thank respondent politely and end call.*

2. Which of the following best describes your housing situation?
 - a. I own my home
 - b. I rent my home → Go to Q3
 - c. Other (e.g., I live with other family members) → *Thank respondent politely and end call.*
 - 2a. Do you have a mortgage on your home that you are still paying off?
 - a. Yes
 - b. No → **Qualifies in Category A; go to Q2c**

 - 2b. If you were to sell your home today, do you think you'd have money left over after paying the mortgage, moving costs and seller expenses?
 - a. Yes → **Qualifies in Category A and A2**
 - b. No

 - 2c. Are you currently married?
 - a. Yes → Go to Q3
 - b. No

 - 2d. Did you have a spouse who passed away in the past 5 years?
 - a. Yes → **Qualifies in Category A and A1**
 - b. No

3. In the past 7 years, have you sold a home that you lived in?
 - a. Yes
 - b. No → Go to Q4
 - 3a. If yes, what was your new living situation after you sold your home?
 - a. I purchased and moved into a cheaper home. → **Qualifies in Category C**
 - b. I purchased and moved into a home that was the same price or more expensive.
 - c. I began renting a home or apartment. → **Qualifies in Category B**
 - d. Other

4. Have you refinanced a mortgage in the past 7 years on a home that you lived in at the time?
 - a. Yes
 - b. No → Go to Q5

- 4a. What was the primary reason that you refinanced your mortgage?
- To get a lower interest rate, lower your payments, or improve the terms of your mortgage
 - To get cash out of your home → **Qualifies in Category D**
5. Do you have a reverse mortgage loan on your current property?
- Yes → **Qualifies in Category E**
 - No
6. Do you have an outstanding home equity loan or a home equity line of credit with an outstanding balance?
- Yes → **Qualifies in Category F**
 - No

Additional Demographic Screening Criteria	Recruiting Requirements (out of 20 interviews)
Age (Q1) a) 62 to 70 b) 71 or above	<ul style="list-style-type: none"> • At least 6 recruits should answer (a) • At least 6 recruits should answer (b)
7. Gender a) Male b) Female	<ul style="list-style-type: none"> • At least 6 recruits should answer (a) • At least 6 recruits should answer (b)
8. What is your race? You can select more than one, if applicable. a) White b) Black or African-American c) Asian d) Hispanic/Latino e) Native Hawaiian or other Pacific Islander f) American Indian or Alaska Native	<ul style="list-style-type: none"> • No more than 12 recruits in any one category
9. Would you consider the area where you live to be urban, suburban, or rural? a) Urban b) Suburban c) Rural	<ul style="list-style-type: none"> • At least 2 recruits should answer (c)

If participant qualifies: Based on your responses, we would like to invite you to participate in an interview, which will be held at [facility name and address]. The interview will last between 75 and 90 minutes.

If participant is willing to participate, record their name and contact information, confirm the time and date and indicate that they will receive a confirmation call the day before the interview. Regardless of whether or not they are willing to participate, thank them before ending the call.

Summary of Recruitment Criteria

The table below outlines recruitment criteria and minimum quotas for Categories A through G. The criteria are also reflected in the recruitment questions listed above.

	Minimum Participants Per Location (out of 20 interviews)	Criteria for Category
Category A: Older adults who own their homes with or without a mortgage but have positive home equity	8	Q2=a; Q2a=No OR Q2b=Yes
Note that all participants in Categories A1 and A2 also count toward the quota for Category A.		
Category A1: Older adults who own their homes with or without a mortgage but have positive home equity and are widows/widowers	2	Criteria for Category A above, PLUS Q2d=Yes
Category A2: Older adults who own their homes and have positive home equity but also have outstanding mortgage debt	2	Criteria for Category A above; Q2b must = Yes
Category B: Older adults who have sold their home and used the sale proceeds as income to rent a property	2	Q3a=c
Category C: Older adults who sold their home and used some of the sale proceeds to buy a cheaper home and use the remaining proceeds for other purposes including savings	2	Q3a=a
Category D: Older adults who refinanced their home as a means of getting cash out	2	Q4a=c
Category E: Older adults who used equity to take out a reverse mortgage loan	1	Q5=Yes
Category F: Older adults who borrowed a home equity line of credit or loan	1	Q6=Yes
Category G: Family members who provide regular care for an older homeowner	4	Q1a=Yes