

**Screening Interview Guide with Demographic
Questionnaire**

Screening Questions for FTC Pilot

Hello, my name is _____. I am calling on behalf of the Georgetown University Credit Research Center and the Center for Business and Industrial Studies at the University of Missouri-St. Louis. We are conducting a study for the United States Federal Trade Commission on the accuracy of credit bureau information. You should have received a recent letter from the FTC indicating that your household was selected at random for this study and that we would be calling you. Do you have the package of materials from the FTC?

First we must ask if you or a person in your immediate family works for a credit reporting agency such as Equifax, Experion or Trans Union.

If yes, express thanks for taking the call but indicate that we are not permitted to include such households in the survey.

The study applies to adults (age 21 or over) who have had some type of credit card, consumer loan or mortgage loan. Are there individuals in your household who are over 21 and with any type of credit card, car loan, home mortgage or other type of consumer loan in the past ten years? _____.

If no one in the household meets these criteria, then express thanks, indicate that the household does not meet the criteria for the study and exit.

We will be interviewing only one consumer in each household and are choosing the eligible person with the most recent birthday if that person is available. May we speak with that person?

If same person, go to Informed Consent:

If person with most recent birthday is a different person and not available, ask for person with next most recent birthday if available contact information and call back.

For newly introduced eligible householder with most recent birthday:

Hello, my name is _____. I am calling on behalf of the Georgetown University Credit Research Center and the Center for Business and Industrial Studies at the University of Missouri-St. Louis. As we indicated to _____, we are conducting a study for the United States Federal Trade Commission on the accuracy of credit bureau information. Do you have the package of materials from the FTC? _____

Qualification and Informed consent:

Perhaps I should give you a bit of background for the study.

Credit bureau information is used widely in granting credit, for setting loan rates and insurance premiums, and also by employers when making hiring decisions. This study will help the United States Federal Trade Commission (FTC) assess the extent to which consumers may be affected by erroneous credit-bureau data. It is necessary to survey individual consumers to obtain information needed for this important assessment.

If you participate in the study, you will receive a free credit report and credit score from each of the three major credit bureaus. We will provide you with expert assistance to help you review and understand your credit report and credit score. You will be asked to identify and report any significant errors to the credit bureaus (with our help, if necessary). We will follow up to see if the requested changes were made to the credit-bureau files. All information collected and its use are protected and regulated by law.

<In response to inquiries, it may be mentioned that to protect consumers, digits are removed from participants' social security numbers and account numbers in all the credit reports to prevent anyone from misuse of the information. Credit card information does not include account statement details such as specific transactions or merchants with whom the customer did business. Nor does it contain information about household income or financial assets such as bank savings accounts, securities, etc.)

If subject is to be offered an honorarium add: Upon completion of this process, you will receive a \$50 check for your participation.

I must to ask you a few more questions to confirm that you qualify for participation in the study.

Have you examined your own credit report from one or more credit bureau within the past year?

If no, go to invitation to participate.

Did you obtain your credit scores? ____

Did you find significant errors in the report? ____

If no, go to demographic information.

Did you attempt to get the errors corrected? ____

If no, go to invitation to participate.

Were the errors resolved to your satisfaction? ____

If yes, go to demographic information.

Invitation to Participate:

Your participation in this study will help our government test the accuracy of the credit reporting system.

If the person indicates that he or she wishes not to participate, go to demographic data to allow us to estimate refusal rates by demographic characteristic.

May we confirm that your current address is:

[number] , [street] , [city] , [state] , [zip] .

And that your name is _____.

Credit Report Acquisition

We are required to obtain written consent before calling back to arrange the production and mailing of your credit reports and credit scores. Would you kindly sign the consent form provided in the FTC letter and mail it in the self-addressed envelope? When we receive your consent form, we shall call again to arrange the acquisition of your credit reports and credit scores.

What is a good time for us to call back in the next couple of weeks?

Just to review the process, let me confirm that we will call back to telephone number _____ at approximately (time) _____ on (date) _____ to arrange the acquisition of your credit reports.

We have arrangements with the Fair Isaac Corporation to provide promotional codes that you may use to establish an account (without charge) through which credit reports and corresponding credit scores from the three major credit bureaus may be viewed and printed. Participants also authorize the University to print a copy of the credit reports for review. If you have internet access, you may establish the account using a password that we provide. That way, you will not have to give your SSN to the university over the phone. If you do not have internet access, we can establish the account for you during the telephone visit. Either way, we are willing to print the long credit reports (which can amount to 150 pages (50 pages per bureau) for people with a long credit history) and mail you a copy.

We shall furnish you with a guide for organizing the information in preparation for an in-depth telephone interview in which we help you study them in detail and identify any discrepancies. That interview could take from 10 minutes to an hour, depending on complexity of the reports and whether there seem to be errors.

Demographic Information:

To ensure that we work with a representative sample of consumers, we need a few items of personal information.

Are you:

under 25 __, 25-34 __, 35-44 __, 45-54 __, 55-65 __,
over 65 __

Would you classify yourself as

White __ Black __ Hispanic __ Asian __ or Other __?

Are you:

Married __, Living with a partner __, Never married __, Divorced __ Separated __
or Widowed __?

Is your highest level of education:

No high school diploma __, high school, some college __, associates degree ____,
bachelors degree __, graduate degree __

What is your occupation? _____

Are you:

Employed by someone __, self-employed __, homemaker __, retired __,
unemployed __, disabled __, other __

If employed: Job title? _____ How many years have you been
with your current employer? ____

Q1. Is your total annual household income \$50,000 or more? __ If no, go to Q1c:

Q1a. Is it over \$75,000? __ If yes, go to Q1b

Q1b. Is it over \$100,000? ____

Q1c. Is your total household income less than \$25,000? ____

Do you own __, or rent __ your living quarters?

Are there any children under the age of 18 living in the household? _____ **If yes, how many?** ____

Thank you very much.

If person has consented to participate, say we are planning to call you on _____.
At that time, we will acquire your credit report and arrange a time to review it with you.

Are there any further questions that I might answer at this time? Give the RA office telephone number (314) 516-5857 for any questions that may arise in the meantime.