

**CFPB/GMMB
Campaign Evaluation Survey**

METHODOLOGY:

National online survey of 1,332 adults, age 30 to 65.

N=932 between the ages of 30 to 44

N=400 between the ages of 45 to 65

Sample to be divided equally among 4 test cells:

- N = 233 per cell between 30 and 44

- N = 100 per cell between 45 and 65

A. [Introduction/Screening]

A1) What is your gender?
Male 1
Female 2

A2) What is your age? [DROP DOWN BOX]

A3) Which of the following best describes your situation with regard to financial decision-making and bill paying?

I am the primary financial decision-maker for my household..... 1
I share the financial decision-making responsibility for my household..... 2
I do not participate in financial decision-making for my household 3
Don't know/Refused 98

[TERMINATE IF A3 = 3 OR 98]

A4) What is the zip code in which you live?

Insert 5 digit zip code: _ _ _ _ _

B. [Purchase Decision/Information Resources]

- # B1) Which of the following have you done recently, that is, within the past twelve months? Select all that apply. [MULTIPLE SELECT]
- Buy a home 1
 - Buy a car (or getting an auto loan) 2
 - Take out a loan to pay for college 3
 - Open a new bank account 4
 - Apply for a credit card 5
 - Enter into a formal dispute with a financial institution
(a bank, credit card company, etc.)..... 6
 - Pay off credit card debt completely 7
 - Pay off student loans completely 8
 - Make a plan for retirement 9
 - None of the above 98
- # B2) Which of the following do you intend to do within the next twelve months?
Select all that apply. [MULTIPLE SELECT]
- Buy a home 1
 - Buy a car (or getting an auto loan) 2
 - Take out a loan to pay for college 3
 - Open a new bank account 4
 - Apply for a credit card 5
 - Enter into a formal dispute with a financial institution
(a bank, credit card company, etc.)..... 6
 - Pay off credit card debt completely 7
 - Pay off student loans completely 8
 - Make a plan for retirement 9
 - None of the above 98
- # B3) Which of the following financial matters are you currently most concerned
about? Select all that apply. [MULTIPLE SELECT]
- Paying for yourself or a child to go to college. 1
 - Having enough money to retire comfortably..... 2
 - Having enough money to pay your bills..... 3
 - Getting out of debt 4
 - Having enough money to buy a home 5
 - None of the above 98

#	B4)	Which of the following resources do you currently utilize for financial information or advice? [MULTIPLE SELECT]	
		Advice from friends and family.....	1
		Information from your employer.....	2
		Books	3
		Newspapers and magazines	4
		Web sites	5
		DVDs, CDs or videotapes	6
		Pamphlets and brochures provided by banks or other financial companies.....	7
		Television programs	8
		Radio programs	9
		Investment research services like Value Line or Morningstar	10
		Attending events or seminars	11
		Other [Please specify _____].....	98
		None of the above [Unique response]	99

#	B5)	Do you regularly follow the advice of any of the following?	
		Suze Orman	1
		Clark Howard	2
		Dave Ramsey	3
		Robert Kiyosaki.....	4
		Ron Lieber	5
		Gerri Willis.....	6
		Jennifer Westhoven	7
		Julie Stav.....	8
		Other [Please specify _____].....	98
		None of these	99

Persona profiling

- # B8) How much do you agree or disagree with the following statement:
“I tend to rely on data more than people to make financial decisions.”

Completely Disagree						Completely Agree
1	2	3	4	5	6	7

- # B9) How much do you agree or disagree with the following statement:
“I tend to rely on people more than data to make financial decisions.”

Completely Disagree						Completely Agree
1	2	3	4	5	6	7

- # B10) How much do you agree or disagree with the following statement:
“I consult multiple sources of information to understand all angles when making financial decisions.”

Completely Disagree						Completely Agree
1	2	3	4	5	6	7

- # B11) How much do you agree or disagree with the following statement:
“I tend to look for a single comprehensive reference point when making financial decisions.”

Completely Disagree						Completely Agree
1	2	3	4	5	6	7

SPLIT SAMPLE:

Sample 1: Views Campaign 1

Sample 2: Views Campaign 2

Sample 3: Views Campaign 3

Sample 4: Views Campaign 4

Each sample split will view a single campaign consisting of 3 creative executions.

Each sample split will include:

N=233 respondents from the target age group (ages 30 to 44)

N=100 respondents from older age group (ages 45 to 65)

C. Creative 1 Testing

C1. Creative 1

Please review the advertisement on the next page and then answer the questions that follow:

[DISPLAY: <FILE NAME OF CREATIVE>]

Having seen this ad, how likely would you be to ...

		Definitely	Probably will	Might or might not	Probably will not	Definitely will not
C1e)	Find out more about the organization	1	2	3	4	5
C1f)	Visit the website	1	2	3	4	5
C1g)	Call the organization	1	2	3	4	5
C1h)	Speak to friends and family about the organization	1	2	3	4	5

- # C1a) Is this advertisement relevant to you personally?
 Yes 1
 No 2
 Don't know 98

- # C1d) How appealing is the overall look of this advertisement?

Not at all appealing											Extremely appealing
0	1	2	3	4	5	6	7	8	9	10	

- # C1i) If you were to see this ad, do you think you would stop and look at it or ignore the ad without looking?
 Stop and look 1
 Ignore without looking 2
 Don't know 98

- # C1j) Is this an ad you would tell other people about?
 Yes 1
 No 2
 Don't know 98

C2) Please indicate whether you liked, disliked or felt neutral about each of the following messages that were part of the advertisement. *[Note: the message content in the table below will be different for each of the three sample splits.]*

		Liked	Dis-liked	Neutral
C2a)	[INSERT COPY TEST 1]	1	2	98
C2b)	[INSERT COPY TEST 2]	1	2	98
C2c)	[INSERT COPY TEST 3]	1	2	98
C2d)	[INSERT COPY TEST 4]	1	2	98

D. Creative 2 Testing

D1. [Repeat C1 battery for Creative 2]

D2. [Repeat C2 battery for Creative 2]

E. Creative 3 Testing

E1. [Repeat C1 battery for Creative 3]

E2. [Repeat C2 battery for Creative 3]

F. [Overall Campaign Evaluation]

F16) To the best of your recollection, what was the name of the organization that was featured in the three ads you just looked at? [RANDOMIZE ANSWER CHOICES]

- Consumer Financial Protection Bureau (CFPB) 1
- Federal Trade Commission (FTC)..... 2
- Better Business Bureau..... 3
- Federal Reserve Bank..... 4
- Consumer Federation of America..... 5
- Consumer Reports 6
- National Association of Realtors 7
- Some other organization..... 8
- Don't know 98

F17) What kind of organization do you think it was? [RANDOMIZE ANSWER CHOICES]

- A government agency 1
- A not-for-profit 2
- A for-profit company 3

F18) Having seen all three ads, how likely would you be to ...

		Definitely	Probably will	Might or might not	Probably will not	Definitely will not
F18a)	Find out more about the organization	1	2	3	4	5
F18b)	Visit the website	1	2	3	4	5
F18c)	Call the organization	1	2	3	4	5
F18d)	Speak to friends and family about the organization	1	2	3	4	5

F5) Based on the three ads, do you believe that the organization is...?

		Yes	No	Don't know
F5a)	Trustworthy	1	2	98
F5b)	Effective	1	2	98
F5c)	Helpful	1	2	98
F5d)	Powerful	1	2	98
F5e)	Friendly	1	2	98
F5f)	Approachable	1	2	98
F5g)	Important	1	2	98
F5h)	Unique	1	2	98
F5i)	Authoritative	1	2	98

F9) The ads were for an organization called the Consumer Financial Protection Bureau or CFPB. Having seen these three ads, how do you feel about the CFPB?

I hate it										I love it
0	1	2	3	4	5	6	7	8	9	10

F10) Thinking about the series of ads you've just seen for the CFPB, which one of these phrases applies to the ad campaign as a whole?

You would certainly remember it was for the CFPB 1

It is pretty good at making you remember it is for the CFPB 2

It is just okay at making you remember it is for the CFPB 3

It could have been for any brand related to personal finances4
It could have been for almost anything5

F11) Think about how seeing these ads made you feel. Please indicate how strongly you felt each of these emotions at any time while looking at the ads.

[Randomize]	Did not feel at all											Felt extremely strongly
F11a) Attracted	0	1	2	3	4	5	6	7	8	9		10
F11b) Excited	0	1	2	3	4	5	6	7	8	9		10
F11c) Confident	0	1	2	3	4	5	6	7	8	9		10
F11d) Contented	0	1	2	3	4	5	6	7	8	9		10
F11f) Surprised	0	1	2	3	4	5	6	7	8	9		10
F11h) Inspired	0	1	2	3	4	5	6	7	8	9		10

And how strongly did you feel these emotions?

[Randomize]	Did not feel at all											Felt extremely strongly
F11i) Repelled	0	1	2	3	4	5	6	7	8	9		10
F11j) Inadequate	0	1	2	3	4	5	6	7	8	9		10
F11k) Sad	0	1	2	3	4	5	6	7	8	9		10
F11l) Annoyed	0	1	2	3	4	5	6	7	8	9		10
F11n) Disappointed	0	1	2	3	4	5	6	7	8	9		10
F11o) Guilty	0	1	2	3	4	5	6	7	8	9		10

F12) How different are these ads from other advertising that you have seen?
 They are very different from any other advertising..... 1
 They are somewhat different from other advertising 2
 They are not very different from other advertising 3
 They are not at all different from other advertising..... 4

F13) How much new information do the ads give you about CFPB?
 A lot of new information 1
 Some new information..... 2
 No new information..... 3
 No information at all..... 4

F6) Did this campaign communicate to you that the CFPB is a consumer advocate?
 Yes 1
 No 2
 Don't know 98

- # F7) Did this campaign communicate to you that the CFPB is a government regulator of the financial industry?
- Yes 1
 - No 2
 - Don't know 98
- # F8) Did this campaign communicate to you that the tools and services offered by the CFPB are free of charge?
- Yes 1
 - No 2
 - Don't know 98
- # F14) How strongly do you agree or disagree that the ads make you think the CFPB is really different from other government agencies?
- Agree strongly 1
 - Agree slightly 2
 - Neither agree nor disagree 3
 - Disagree slightly 4
 - Disagree strongly 5
- # F15) How strongly do you agree or disagree that what the ads say or show about the CFPB is believable?
- Agree strongly 1
 - Agree slightly 2
 - Neither agree nor disagree 3
 - Disagree slightly 4
 - Disagree strongly 5

G. [General Segmenting Questions]

- # G1) How often do you use the Internet to look for information that will help you make a financial decision?
- Never 1
 - Once a year or less 2
 - Once every few months 3
 - Once a month 4
 - 2 - 3 times per month 5
 - At least once a week, but not everyday 6
 - Once a day or more 7

#	G2)	Overall how satisfied are you with the information available on the Internet to help you make financial decisions?	
		Completely satisfied	1
		Mostly satisfied.....	2
		Somewhat satisfied.....	3
		Neither satisfied nor dissatisfied.....	4
		Somewhat dissatisfied	5
		Mostly dissatisfied.....	6
		Completely dissatisfied.....	7
#	G3)	How much do you agree or disagree with the following statement? “I would trust information provided by the government to help me make financial decisions.”	
		Strongly agree.....	1
		Agree	2
		Neither agree nor disagree	3
		Disagree	4
		Strongly disagree	5
		Don’t know	99
#	G4)	Prior to taking this survey, had you ever heard of the Consumer Financial Protection Bureau (CFPB)?	
		Yes	1
		No	2
		Don’t know/not sure	99
#	G5)	Have you ever contacted CFPB or been to its website?	
		Yes	1
		No	2
		Don’t know/not sure	99
#	B7)		
#	G6)	Do you consider yourself Spanish/Hispanic/Latino/a?	
		Yes, Spanish/Hispanic/Latino/a.....	1
		No, not Spanish/Hispanic/Latino/a.....	2
#	G7)	Which of the following best describes your race? (check all that apply) [SELECT MULTIPLE]	
		White or Caucasian.....	1
		Black or African-American	2
		Native Hawaiian/Pacific Islander	3
		Asian.....	4
		Native American or Alaska Native.....	5
		Other [ANCHOR].....	6
		Prefer not to say [UNIQUE/ANCHOR].....	99
#	G8)	What was the last year of education that you completed?	

Did not complete high school	1
High school graduate – regular high school diploma	2
High school graduate – GED or alternative credential	3
Some college	4
College graduate	5
Post graduate education	6
Prefer not to say	99

#	G9)	What is your marital status?	
		Married	1
		Single	2
		Separated	3
		Divorced	4
		Widowed/widower	5
		Prefer not to say	99

G7)

#	G10)	What is your household’s approximate annual income, including wages, tips, investment income, public assistance, income from retirement plans, etc.? Would you say it is...	
		Less than \$15,000	1
		At least \$15,000 but less than \$25,000	2
		At least \$25,000 but less than \$35,000	3
		At least \$35,000 but less than \$50,000	4
		At least \$50,000 but less than \$75,000	5
		At least \$75,000 but less than \$100,000	6
		At least \$100,000 but less than \$150,000	7
		\$150,000 or more	8
		Don’t know	98
		Prefer not to say	99

#	G11)	Which of the following best describes your current employment or work status?	
		Self employed	1
		Work full-time for an employer.....	2
		Work part-time for an employer.....	3
		Homemaker	4
		Full-time student.....	5
		Permanently sick, disabled, or unable to work.....	6
		Unemployed or temporarily laid off.....	7
		Retired	8
		Prefer not to say	99
#	G12)	Are you currently a member of the U.S. Armed Services, either in Active Duty or Reserve?	
		Yes	1
		No	2
		Don't know/not sure	99
#	G12a)	What is your component?	
		Army.....	1
		Army National Guard (activated or non-activated).....	2
		Army Reserve (activated or non-activated).....	3
		Navy.....	4
		Navy Reserve (activated or non-activated)	5
		Air Force.....	6
		Air National Guard (activated or non-activated)	7
		Air Force Reserve (activated or non-activated).....	8
		Marine Corps	9
		Marine Corps Reserve (activated or non-activated)	10
		Coast Guard	11
		Coast Guard Reserve (activated or non-activated)	12
		Public Health Service	13
		National Oceanic and Atmospheric Administration (NOAA)	14
		Don't know	98
		Prefer not to say	99

#	G13)	How many children do you have who are financially dependent on you? Please include children not living at home, and step-children as well.	
		0 (No financially dependent children)	1
		1	2
		2	3
		3	4
		4 or more.....	5
		Prefer not to say	99

Thank you for participating!

[**Note:** All respondents who take any part of the survey will be given the option to view the PRA and privacy notifications as a link on the first page of the survey, and automatically shown the full notifications at the survey closing.]

Paperwork Reduction Act

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and 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 12/31/2015. The time required to complete this information collection is estimated to average approximately 20 minutes per response. Responding to this collection of information is voluntary. 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 Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to PRA@cfpb.gov.

Privacy Notice

The information you provide through your participation in the Campaign Evaluation Survey will assist the Consumer Financial Protection Bureau (“CFPB”) in developing the most effective consumer communications. The CFPB will not obtain or access any information that directly identifies participants, and any answers or comments you provide will not be tied to you individually. The agency will only obtain and access de-identified results and aggregated analyses of those results. Your participation is voluntary. This collection of information is authorized by Pub. L. No. 111-203, Title X, Section 1013, codified at 12 U.S.C. § 5493.

