

Proposed Script and Justification of Questions

This appendix provides a preliminary version of the proposed questionnaire to be used in two rounds of usability testing following the proposed two rounds of focus group testing. Before commencing usability testing, the CFPB expects to revise this questionnaire based on the findings of the focus group testing and (for the last round of usability testing) the earlier round of usability testing.

General Instructions, to be read to each respondent:

Hello, my name is NAME. I work for ICF International, which is assisting the Consumer Financial Protection Bureau with an important study required by Congress under the Dodd-Frank Act. The Bureau was created after the recent financial crisis to protect consumers who buy consumer financial products and services. We are helping the Bureau gather information from people around the country for an important Congressional report exploring how financial companies interact with consumers.

Your household was randomly selected to participate in this survey. You may have received a letter about the survey from the CFPB. The survey should take about 15-minutes.

The survey requires that we randomly select an adult from your household. Would you please pass the phone to the person currently living in your household who is 18 or older and had the most recent birthday? I don’t mean the youngest adult, but rather, whose birthday was the most recent? This could be you.

[Once adult is identified and on phone] Hello, my name is NAME. I work for ICF International, which is assisting the Consumer Financial Protection Bureau with an important Congressional report exploring how financial companies interact with consumers. You may have received a letter about the survey from the CFPB. Your household was randomly selected to participate in this survey.

The survey should take about 15-minutes. Your participation in this survey is voluntary and everything you say will be kept private except where required by law. Further, your personal information will not be given to the CFPB. Only the overall results of the survey will be published.

You do not have to answer any question you do not want to, and you can end the interview at any time. If you don’t understand any question, just let me know. If you don’t know the answer to any question, you can say that you don’t know.

This call may be monitored or recorded for quality assurance purposes. If you have any questions about the survey, please call xxx-xxx-xxxx or visit [a designated CFPB web page].¹

¹ The web site, along with prenotification letters, will include the OMB disclaimer:

Attachment D: Request for Approval under the “Generic Clearance for the Collection of Qualitative Feedback on the Service Delivery of the Consumer Financial Protection Bureau”
(OMB Control Number 3170-0024)

1. Do you have a credit card for your *personal use* that bills you monthly for purchases you make with the card? Do not include debit cards, prepaid cards, or credit cards used mostly for business purposes. [Yes, no, don’t know, refuse]

[This is a screening question. If the participant does not acknowledge having a credit card, he or she is ineligible for survey participation.]

I’m going to ask you some questions about your credit card use. If you have more than one credit card, please think only about the card that you use most often for your *personal use* when answering the following questions.

2. In thinking about the credit card that you use most frequently for your *personal use*, when you originally got this credit card, were you involved in the decision to sign up for the card? [Yes, no, don’t know, refuse]

[If Q2 ≠ “Yes,” skip to Q6]

3. Do you remember if any specific features of this credit card made you want to sign up for it? *After each answer: Anything else? Interviewer will continue probing until no other reasons are stated.* [List answers, no, don’t know, refuse]
4. I am going to list eight different features of credit cards. For each of the items, please tell me if the feature played into your decision to sign up for the card (*Options randomized*)
 - a. Interest rate, including a promotional rate; [Yes, no, don’t know, refuse]
 - b. Customer service; [Yes, no, don’t know, refuse]
 - i. Rules for resolving disputes when customer service doesn’t work; [Yes, no, don’t know, refuse]
 - c. Rewards; [Yes, no, don’t know, refuse]
 - d. Sponsorship by an organization, like a school; [Yes, no, don’t know, refuse]
 - e. Fees, including annual fees or promotional deals; [Yes, no, don’t know, refuse]
 - f. Convenience in applying; [Yes, no, don’t know, refuse]
 - g. General reputation of that brand. [Yes, no, don’t know, refuse]

The OMB Control Number for this survey is: 370-XXXX. We cannot conduct, and you are not required to respond, to any request that does not provide a currently-valid OMB control number. At the conclusion of the survey, we will ask for any additional comments you have about the survey, including how it might be improved.

5. You listed the following features as playing into your decision to sign up for the card.

[Operator lists each factor previously-identified by consumer in random order.]

For each of these factors, please tell me how important each was in your decision not apply for this credit card. For each reason, I would like you to tell me whether it was: “Extremely Important”; “Very Important”; “Moderately Important”; “Slightly Important”; or “Not Very Important.”

[Operator lists each factor previously-identified by consumer.]

6. Did you consider any other credit cards before you decided to sign up? [Yes, no, don’t know, refuse]
7. Still thinking about your most frequently-used credit card, what is the name of the company or bank to which you make your monthly payment? Its name typically appears on the back of your card if it’s a store or airline card. [Company name, don’t know, refuse]

[Interviewer instruction: If the respondent answers “Visa” or “MasterCard”: Does the card have any other company names on it?]

8. Still thinking about your most frequently used credit card, suppose you are sure that your monthly credit card statement has an incorrect fee or charge. You have called customer service, but the company says there is no error. As a last resort, you decide you want to bring formal claims against your credit card company.
- a. If you brought formal claims against your credit card company, who decides whether you will receive money for your claims? [Yes, no, don’t know, refuse]
- b. Can you be part of a class action against the company? [Yes, no, don’t know, refuse]
9. Have you ever heard of arbitration as a means of resolving disputes? [Yes, no, don’t know, refuse]
- a. [If yes] Please list any important features of arbitration as a means of resolving disputes.

[The consumers’ answers will be compared against a pre-determined list of commonly-accepted features of binding arbitration, such as:

- *Juries are not available;*
- *Discovery tends to be more limited;*
- *Limited appeal rights;*

Attachment D: Request for Approval under the “Generic Clearance for the Collection of Qualitative Feedback on the Service Delivery of the Consumer Financial Protection Bureau”
(OMB Control Number 3170-0024)

- *Different costs than litigation;*
- *Faster than litigation;*
- *More convenient than litigation;*
- *Private decision-maker;*
- *Rules set by contract;*
- *Results are binding.*

This information will solely be used to put respondents’ other survey answers in context. In that regard, the data is gathered to get a basic measure of consumers’ familiarity with the subject matter of the survey. If a respondent is unable to list any of the commonly-accepted features of binding arbitration listed above, his answers may be categorized differently than those of a consumer that can identify commonly-accepted features of binding arbitration.]

- b. Do you know if the results of an arbitration proceeding are binding? Could you be stuck with a result that you disagree with?
 - c. Some credit card companies require their customers to use arbitration to resolve any disputes between the customer and the company, but give consumers a right to opt-out of this requirement. Has your credit card company ever given you an opportunity to opt out of binding arbitration requirements? [Yes, no, don’t know, refuse]
 - d. [If yes] What did the “opt out” mean? [Record answer, refuse]
 - e. Have you ever heard of class action litigation? [Yes, no, don’t know, refuse]
 - a. [If yes] Please list any important features of class action litigation. [Record answer, refuse]
10. Again, suppose you are sure that your monthly credit card statement has an incorrect fee or charge. You have called customer service, but the company says there is no error. *[In 50% of instances, Subquestion c will precede Subquestions a and b.]*
- a. How large, in dollars, would the error have to be for it to be worth it to you to sue the company in court? [Record answer, don’t know, refuse]
 - b. What if the company set up a different way to sue them:
 - You would go to an independent private decision maker, rather than a court.
 - The company says that the process is simple enough that you can represent yourself and would not have to hire a lawyer.
 - They similarly say that you don’t have to pay any court fees.

How large, in dollars, would the error have to be for it to be worth it to you to sue the company under the new rules? [Record answer, don’t know, refuse]

Attachment D: Request for Approval under the “Generic Clearance for the Collection of Qualitative Feedback on the Service Delivery of the Consumer Financial Protection Bureau”
(OMB Control Number 3170-0024)

- c. How large, in dollars, would the error have to be for it to be worth it to you to sue the company in small claims court? [Record answer, don't know, refuse]
11.
 - a. Have you ever received a class action settlement notice, which said that you could fill it out to receive money from a class action settlement? [Yes, no, don't know, refuse] *[If Q11a ≠ “Yes,” skip to Q11d]*
 - b. Did you complete it? [Yes, no, don't know, refuse] *[If Q11a ≠ “Yes,” skip to Q11d]*
 - c. What's the smallest amount you've filled out a notice for? [Record answer, don't know, refuse]
 - d. How much money would you need to receive for it to be worth it to complete a class action settlement notice form? [Record answer, don't know, refuse]
12. Have you or your spouse ever been sued or sued someone? [Yes, no, don't know, refuse]
 - a. [If yes] Do you think the process was fair? [Yes, no, don't know, refuse]
13. Have you or your spouse ever participated in a class action, for example by filing a claim? [Yes, no, don't know, refuse]
 - a. [If yes] Do you think the process was fair? [Yes, no, don't know, refuse]
14. *[If Q9 ≠ “No”]* Have you or your spouse ever participated in a binding arbitration proceeding? [Yes, no, don't know, refuse]
 - a. [If yes] Do you think the process was fair? [Yes, no, don't know, refuse]

[Questions 12-14 will not be used to draw conclusions about aggregate consumer satisfaction regarding any dispute resolution proceedings. Rather, the CFPB anticipates that consumer awareness and opinions regarding formal dispute resolution provisions will vary widely between respondents that have participated in either type of proceeding, as compared that those that have not. Questions 12 through 14 will help the CFPB control for any potential bias arising from past experiences with particular types of dispute resolution.]

15. Interviewer record gender [If necessary, the interviewer may ask: Are you male or female?]:
 - a. Male
 - b. Female
16. What was the highest grade or year in school that you completed? *[Interviewer does not read the choices]*

Attachment D: Request for Approval under the “Generic Clearance for the Collection of Qualitative Feedback on the Service Delivery of the Consumer Financial Protection Bureau”
(OMB Control Number 3170-0024)

- a. Didn't graduate from high school
 - b. Received GED (high school equivalency)
 - c. Graduated from high school
 - d. Technical/vocational schooling beyond high school
 - e. Attended some college (but no degree)
 - f. Associate's degree (2-year college degree)
 - g. 4-year college degree
 - h. Graduate or professional school beyond 4-year degree
 - i. DON'T KNOW
 - j. REFUSED
17. Are you Hispanic or Latino?
- a. No, not Hispanic or Latino
 - b. Yes, Hispanic or Latino
18. What is your race? [IF NEEDED: You may choose more than one.] [*Mark all that apply*]:
- a. American Indian or Alaska Native
 - b. Asian
 - c. Black or African American
 - d. Native Hawaiian or other Pacific Islander
 - e. White
19. How old are you? [*Interviewer stop reading response options when respondent selects an answer*]
- a. 18 to 24 years old
 - b. 25 to 34 years old
 - c. 35 to 44 years old
 - d. 45 to 54 years old
 - e. 55 to 64 years old
 - f. 65 or older
20. Please stop me when I get to the category that includes your total household income from all sources in (YEAR) before taxes.
- a. Below \$25,000;
 - b. \$25,000 to \$50,000;
 - c. \$50,000 to \$75,000;
 - d. \$75,000 to \$100,000;
 - e. Over \$100,000;
 - f. Don't know;
 - g. Refused.