

CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)
REQUEST FOR APPROVAL UNDER THE GENERIC CLEARANCE FOR
CONSUMER COMPLAINT AND INFORMATION COLLECTION SYSTEM
(TESTING AND FEEDBACK)
(OMB Control Number: 3170-0042)

1. TITLE OF INFORMATION COLLECTION: CFPB's Consumer Response Intake Form Improvement Study, Second Iteration (Intake Form Improvement Study II)

2. PURPOSE: The CFPB will be collecting information for the improvement of the "Submit a Complaint" website (available at www.consumerfinance.gov/complaint), the web-based version of an approved collection registered as the Consumer Response Intake Form (Intake Form) (OMB Control No. 3170-0011). Screening questionnaires will be used to verify the participants are a part of the studied population.

The proposed study vehicle (attached as the study Moderator's Guide) is designed to help the CFPB better understand the different complexities in consumers' identification of financial products or services, the primary issues underlying the consumers' complaints, and the companies that are the subjects of their complaints. Nine to twelve participants first will be asked to use a re-designed Intake Form and then asked to complete a satisfaction survey.

This collection is the second iteration of the improvement study (*see* OMB No. 3170-0042 NOA 9/22/2014) designed to expand the participant pool based on internet literacy levels and internet accessibility, to test system enhancements, and to address minor deficiencies uncovered by the first iteration.

3. DESCRIPTION OF RESPONDENTS:

I. *Screening Questionnaires.* The targeted group of respondents is a randomly selected sample of individual consumers who have had issues with a financial product or service in the past year and who may share a desire to submit complaints concerning these issues to the CFPB. All respondents must be 18 years of age and older.

To achieve a target number of Intake Form Improvement Study participants, respondents must first complete the web-based screener, a questionnaire designed to filter the population of interest from the general population. Between thirty-five to forty qualified individuals who are identified through the web-based screener will then undergo a phone-based screening for final evaluation of qualification for the Intake Form Improvement Study. The screening questionnaires will be completely voluntary.

II. *Intake Form Improvement Study (Web Version).* CFPB will gather information from consumers who have had issues with a financial product or service in the past year. The targeted group of respondents will be verified as representative of the studied population through screening questionnaires, described above. The fifteen participants will be 18 years of age or older and receive a monetary incentive of \$75 for participation.

4. TYPE OF COLLECTION: (Check all that apply)

- ☐ Customer Satisfaction Survey
- ☐ Piloting Revisions to Consumer Complaint Form

- ☐ Focus group
☒ Usability or laboratory test (not in live system)
☒ Web-based
☐ Other (describe) _____

5. PERSONALLY IDENTIFIABLE INFORMATION:

- a. Is personally identifiable information (PII) collected? ☒ Yes ☐ No
- b. If Yes, is the information that will be collected included in records that are subject to the Privacy Act of 1974? ☒ Yes ☐ No ☐ Not Applicable
- c. If Applicable, has a System or Records Notice been published?
☒ Yes ☐ No ☐ Not Applicable

If Yes, please provide Federal Register citation. 77 FR _60382_____.

And, Name of SORN: _Consumer Education and Engagement
 Records_____.

- d. If applicable, provide link to the Privacy Impact Assessment.
http://files.consumerfinance.gov/f/201406_cfpb_consumer-experience-research_pia.pdf

6. GIFTS OR PAYMENTS: Incentives will be offered to respondents of the collection of information approved under this generic information collection plan.

7. BURDEN HOURS:

Category of Respondent	Number of Respondents	Participation Time	Burden (hours)
Web-Based Screener	200	5 minutes	17
Phone-Based Screener	40	3 minutes	2
Study Interview	15	60 minutes	15
Totals	200*	////////////////////	34

*There are a total of 200 respondents (the 40 for the phone-based screener and the 15 for the study interview are a subset of those who took the web-based screener. There is a total of 255 responses.

8. FEDERAL COST: The estimated annual cost to the Federal government is \$29,095. The total fee for the survey project is \$29,095.

9. DURATION OF TEST: The duration of the screening questionnaires is no more than 190 total responses and not to exceed 50 days. The duration of the study is no more than 12 total responses and not to exceed 5 days.

10. CERTIFICATION:

By submitting this document, the Bureau certifies the following to be true:

- ✓ The collection is voluntary.
- ✓ The collection is low-burden for respondents and low-cost for the Federal Government.
- ✓ The collection is non-controversial and does not raise issues of concern to other federal agencies.

- ✓ Information gathered will not be used solely for the purpose of substantially informing influential policy decisions.
- ✓ The collection is targeted to the solicitation of opinions from respondents who have experience with the program or may have experience with the program in the future.
- ✓ The results will not be used to measure regulatory compliance or for program evaluation.
- ✓ Test questions will not exceed the durations specified herein and will only be made permanent through standard clearance procedures.