

**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: Consumer Response Intake Form Improvement Study

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.

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 nine to twelve 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
If applicable, what is the link to the Privacy Impact Assessment (PIA)?
http://files.consumerfinance.gov/f/201406_cfpb_consumer-experience-research_pia.pdf
- c. **If Applicable, has a System or Records Notice (SORN) been published?**
 Yes No Not Applicable
 If Yes, provide Federal Register citation for the SORN 77__ FR _60382_____.

6. GIFTS OR PAYMENTS: While sessions will last about 60 minutes, participants are required to arrive 10 minutes early to sign in, and to ensure sessions begin on time. Upon completion of the session, participants are required to sign out and receive their incentive. Thus, they are in the office for about 75 minutes. Further, many participants have to travel 30-60 minutes to and from the facility. In our experience, a \$75 incentive for a 60-minute session allows for successful recruitment by reducing the amount of time required to recruit (i.e., it is more difficult and takes longer to recruit participants when we offer a lower incentive) and simultaneously increasing the attendance rate.

7. BURDEN HOURS:

Category of Respondent	Number of Respondents	Participation Time	Burden (hours)
Web-Based Screener	250	3 minutes	13
Phone-Based Screener	40	3 minutes	2
Study Interview	12	60 minutes	12
Totals	250*	////////////////////	27

*Respondents to the Phone-based Screener and Interview are a subset of those who respond to the Web-based Screener. Therefore, the total estimated number of respondents is 250.

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

9. DURATION OF TEST: The duration of the screening questionnaires is no more than 290 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.