

APPENDIX A:

Questionnaire

General Instructions, to be read to each respondent:

Hello, my name is NAME. I work for ICF International, which is helping the Consumer Financial Protection Bureau gather information that will help the government understand how financial companies interact with consumers.

IF NECESSARY: The Consumer Financial Protection Bureau is an agency of the Federal government whose role is to make markets for consumer financial products and services work for Americans — whether they are applying for a mortgage, choosing among credit cards, or using any number of other consumer financial products.

Your household was randomly selected to participate in this survey. The survey requires that we randomly select an adult from your household. I need to speak to the person currently living in your household who is 18 or older and had the most recent birthday. Are you that person? IF NECESSARY: I'm not asking that you identify the youngest adult, but instead the adult whose birthday was most recent — this could be you. There's no need to tell us what the actual birthday is.

[If respondent is not the adult with the most recent birthday] Could you please pass the phone to the person currently living in your household who is 18 or older and had the most recent birthday? IF NECESSARY: I'm not asking that you identify the youngest adult, but instead the adult whose birthday was most recent—this could be you. There is no need to tell us what the actual birthday is.

[Once adult is identified and on phone] Hello, my name is NAME. I work for ICF International, which is helping the Consumer Financial Protection Bureau gather information that will help the government understand how financial companies interact with consumers. Your household was randomly selected to participate in this survey.

1. Do you have a credit card for your personal use? Do not include debit cards, prepaid cards, or cards used mostly for business purposes. Also, do not include cards that can only be used at one store. [Yes, no, don't know, refuse]

Your participation in this survey is voluntary and everything you say will be kept private except where required by law. Your personal information will not be given to the Consumer Financial Protection Bureau or any other party. This study has been approved by the Federal government's Office of Management and Budget under OMB control number 3170-XXXX.

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 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

[If Q1 ≠ "Yes," skip to Pre19]

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*.

2. Were you involved in the decision to get this credit card? [Yes, no, don't know, refuse]

[If Q2 ≠ "Yes," skip to Q7]

3. Did you compare the terms of this card against any other credit card before you got it? This could mean comparison shopping against other new cards, or just comparing the new card to one you already had. [Yes, no, don't know, refuse]
4. What, if any, features were factors in your decision to get this card? [After consumer stops listing answers]: Are there any other features that were factors in your decision to get this card? [Interviewer will continue probing until no other reasons are stated.]
5. I am going to list nine different features of credit cards. This list may include features you have already mentioned because we use the same list for everyone that we call. For each of the features I read, please tell me if it was a factor in your decision to get this card.

(Options randomized)

- 5.1. The interest rate, including any promotional or introductory rate; [Yes, no, don't know, refuse]

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

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.

- 5.2. The credit card company's reputation regarding customer service; [Yes, no, don't know, refuse]
 - 5.3. The method for resolving disputes with the bank when customer service won't fix a problem; [Yes, no, don't know, refuse]
 - 5.4. Rewards, including cash-back rewards; [Yes, no, don't know, refuse]
 - 5.5. The card's credit limit; [Yes, no, don't know, refuse]
 - 5.6. Fees, including annual fees; [Yes, no, don't know, refuse]
 - 5.7. Convenience in applying; [Yes, no, don't know, refuse]
 - 5.8. General reputation of the card or credit card company; [Yes, no, don't know, refuse]
 - 5.9. Whether the card is widely accepted by stores and restaurants. [Yes, no, don't know, refuse]
6. For each of the features that you said were factors in your decision to get this card, I am going to ask you to tell me how important each was in your decision: "Very important"; "Important"; or "Not very important." *[Interviewer lists each factor previously identified by consumer in response to Q5 and solicits answer.]*
7. I am going to describe a situation to you, and then ask how you would respond to that situation. Imagine that you looked at your credit card statement and noticed that your credit card company had been charging you a fee for a service relating to your account that you are sure you did not sign up for. They may have been charging you this fee for a while now. You called the customer service line, but the credit card company refused to do anything about the fees.

Do you understand the situation I am describing? *[If not, repeat the scenario, beginning with "[Y]ou look at your monthly statement . . ."]*

7.1 What would you do next in this situation? *[After the consumer stops listing answers]:* Would you do anything else? *[Interviewer will continue probing until no other actions are stated. If the participant asks, tell him or her to assume that the credit card company continued to refuse to do anything about the fees.]*

8. Again, think about the credit card you use most often for your personal use. What is the name of the bank, credit union, or company to which you make payments for this card? You can check your actual card if you'd like – its name may appear on the back of your card if it has other logos on the front. [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?]

9. For the rest of this survey, when I refer to “the bank,” I mean the bank or credit union to whom you make payments for this credit card. O.K.?

If the bank were to act in a way that you believed violated the law, would you have the right to sue this bank in court, meaning that you are asking for a judge or jury to decide your claim? Would you say yes, no, or I don't know? [or refuse]

10. [*If Q9 = “No”, i.e., respondents who do not believe they have the right to sue their bank*]

10.1. Why don't you have the right to sue this bank in court?

10.2. If you had a legal dispute with this bank, would you have the right to bring your dispute to a decision maker other than a judge or a jury? Would you say yes, no, or I don't know? [or refuse]?

10.3. [*If Q10.2 = Yes*] What other decision maker could you bring your dispute to?

11. [*If Q9 = “Yes”, i.e., respondents who believe they have the right to sue their bank*]

11.1. Do you have the right to sue the bank in small claims court, in “regular court,” or in either?

11.2. If you did sue the bank in court, could the bank require that someone outside of court decide the case, even if you wanted to stay in court and have a judge or a jury decide the case? Would you say yes, no, or I don't know? [or refuse]

11.3. [*If 11.2 = “yes”*] Why could the bank require you to have someone outside of court decide the case?

11.4. [*If 11.2 = Yes*] If the bank did require that someone outside of court decide the case, who could that be?

12. Have you ever heard of a class action lawsuit? [Yes, no, don't know, refuse]

12.1. [*If Q12=“Yes”*] Do you have the right to participate in class action lawsuits against the bank to whom you make your credit card payments? Would you say yes, no, or I don't know? [or refuse]

12.2. [*If Q12=“Yes”*] What does it mean to participate in class action lawsuits? [*After the consumer stops answering*]: Is there anything else

you know about class action lawsuits? [*Interviewer will continue probing until no other answers are provided.*]

13. Have you ever heard of arbitration as a way of resolving disputes? [Yes, no, don't know, refuse]
 - 13.1. [*If Q13="Yes"*] What does it mean to participate in arbitration? [*After the consumer stops answering*]: Is there anything else you know about arbitration? [*Interviewer will continue probing until no other answers are provided.*]
 14. [*If Q13 = "Yes"*] Think again of the credit card that you use most frequently. Does your account agreement for this credit card include any requirements related to arbitration? Would you say yes, no, or I don't know? [or refuse]
 - 14.1. [*Q14 = "No"*] At any point, did your account agreement for this credit card include any requirements related to arbitration?
 - 14.2. [*Q14 or Q14.1 = "Yes"*] Were you ever given the opportunity to opt out of arbitration requirements in your agreement? Would you say yes, no, or I don't know? [or refuse]
 - 14.3. [*If Q14.2 = "Yes"*] Did you opt out of these arbitration requirements? Would you say yes, no, or I don't know? [or refuse]
 15. [*If Q13 = "Yes"*] Have you, your spouse, or any close friends or family ever participated in an arbitration? Would you say yes, no, or I don't know? [or refuse]
 16. [*If Q12 = "Yes"*] Have you, your spouse, or any close friends or family ever participated in a class action lawsuit? Would you say yes, no, or I don't know? [or refuse]
 17. Have you, your spouse, or any close friends or family ever participated in a small claims suit? Would you say yes, no, or I don't know? [or refuse]
 18. Have you, your spouse, or any close friends or family ever participated in a court case other than a small claims suit? Would you say yes, no, or I don't know? [or refuse]
- [Pre19] Thank you. I just have a few more questions to ask you, but they will only be used for statistical analysis.

19. What was the highest grade or year in school that you completed? [Interviewer does not read the choices]
- Didn't graduate from high school
 - Received GED (high school equivalency)
 - Graduated from high school
 - Technical/vocational schooling beyond high school
 - Attended some college (but no degree)
 - Associate's degree (2-year college degree)
 - 4-year college degree
 - Graduate or professional school beyond 4-year degree
 - REFUSED
20. Are you Hispanic or Latino?
- No, not Hispanic or Latino
 - Yes, Hispanic or Latino
 - REFUSED
21. What is your race? [IF NEEDED: You may choose more than one.] [Mark all that apply]:
- American Indian or Alaska Native
 - Asian
 - Black or African American
 - Native Hawaiian or other Pacific Islander
 - White
 - REFUSED
22. How old are you? [Interviewer stop reading response options when respondent selects an answer]
- 18 to 24 years old
 - 25 to 34 years old
 - 35 to 44 years old
 - 45 to 54 years old
 - 55 to 64 years old
 - 65 or older
 - REFUSED
23. Please stop me when I get to the category that includes your total household income from all sources in (YEAR) before taxes.
- Below \$25,000;
 - \$25,000 to \$49,999;
 - \$50,000 to \$74,999;
 - \$75,000 to \$100,000;
 - Over \$100,000;
 - Don't know;

- REFUSED

24. Interviewer record gender [*If necessary, the interviewer may ask: "I'm sorry to ask—are you male or female?"*]:

- Male
- Female
- REFUSED

25. That's all the questions that I have. Do you have any comments about our survey or suggestions for improving it?